



STIC Search Report

EIC 3600

STIC Database Tracking Number: 119817

TO: Elaine Gort
Location: 7 B21
Art Unit : 3627
Thursday, April 22, 2004

Case Serial Number: 090/435198

From: Bode Akintola
Location: EIC 3600
PK5-Suite 804, 8A01
Phone: 308-6150

Olabode.akintola@uspto.gov

Search Notes

Examiner Elaine,

Please find attached your search results.

Please let me know if you like for me to try a refocused search with a different strategy or additional terms.

Please take a few minutes to fill the attached Colored feedback form to the EIC.

Thanks,

Bode Akintola

*Reviewed or
considered
all tabbed
documents
EJ
4/10/04*

Refocus Search

42

EIC2100 COMMERCIAL DATABASE SEARCH REQUEST

Staff Use Only

Complete 705 Template Search Requested

☐ RUSH - SPE signature required: _____

Access DB#

119817

Business Methods Case: 705/ 40

Log Number

Write in 705 subclass(es) to search required files for 705 cases or cases cross referenced in 705.

Requester's Full Name: Elaine Gort Examiner #: 77459 Date: 4/20/04

Art Unit: 3627 Phone Number 703/308-6391 Serial Number: 91435,198

Bldg & Room #: PK5 7B21 Results Format Preferred: PAPER

If more than one search is submitted, please prioritize searches in order of need.

Provide the PALM Bib page or the following:

Title of Invention: see attached bib sheet

Inventors (provide full names): Kewin A Loyne

Earliest Priority Filing Date: 11/5/98

Requested attachments:

- If possible, provide the cover sheet, the IDS, examples, or relevant citations, authors, etc, if known.
- Please attach copies of the parts of this case that help explain or are most pertinent to this search. Examples are: abstract, background, summary, claim(s) [not all of the claims].

See particularly claims _____

The claimed or apparent novelty of the invention is:

Client access to their ^{out sourced} debt collection company's collection records.

This search should focus on:

(Also include keywords or synonyms)

04-20-04 11:23 IN

The ABC Companies, Inc had software that does this in 1998
can you please find me a reference prior to 11/5/98
(copy of 12/1/98 Article attached for your reference)

Special Instructions or Other Comments

Thanks
Elaine Gort

Set	Items	Description
S1	0	AU=(LAYNE K? OR LAYNE, K?)
S2	15338	DEBT? ?(2N) (COLLECT? OR RECOVER?)
S3	7738263	VIEW? OR QUER? OR ACCESS? OR SEARCH?
S4	5676882	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D- ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL() FILE
S5	4258504	STATUS OR PROGRESS? OR STAGE? ? OR MONITOR?
S6	754	S2(S)S4
S7	94	S6(20N)S3
S8	72	S6(S)S5
S9	148	S7 OR S8
S10	84	S9 NOT PY>1998
S11	60	RD (unique items)
S12	2367	S2(5N) (COMPAN? OR AGENC?)
S13	5128365	CREDITOR? OR LENDER? OR BANK? ? OR FINANCIAL() INSTITUTION?
S14	7866850	DEBTOR? ? OR CLIENT? OR CUSTOMER?
S15	439	S12(20N)S13
S16	41	S15(S) (S3 OR S5)
S17	5795	S2(25N) (S13 OR S14)
S18	233	S17(20N)S4
S19	489	S17(20N) (S3 OR S5)
S20	674	S16 OR S18 OR S19
S21	328	S20 NOT PY>1998
S22	259	RD (unique items)
S23	240	S22 NOT S11

? show file

File 9:Business & Industry(R) Jul/1994-2004/Apr 21
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File 15:ABI/Inform(R) 1971-2004/Apr 21
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File 16:Gale Group PROMT(R) 1990-2004/Apr 22
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File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

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(c) 2004 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2004/Apr 21
(c) 2004 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2004/Apr 22
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23/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2286001 Supplier Number: 02286001 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Tackling bad debts
(New law allows Czech banks to compile and swap lists of bad debtors)
East European Banker, n 157, p VII
September 1998
DOCUMENT TYPE: Newsletter ISSN: 0791-3931 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 611

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...debtors of their own.

Other critics said that, while the information should be shared among banks, it is doubtful that making it public serves any real purpose.

The new law, however, is a clear opportunity for many. Debt collecting agencies claim their business is booming. MUZO spokesman Frantisek Chroust said that it is developing a new database to track late-paying individuals who fall behind on mortgage or credit payments. Meanwhile, Czech...

23/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2285734 Supplier Number: 02285734 (USE FORMAT 7 OR 9 FOR FULLTEXT)
What's Tipping The Bad-Debt Price Scales?
(US charged-off debt sales are predicted at \$19 bil in 1998, vs \$17 bil in 1997; Commercial Financial Services is the chargeoff leader)
Collections & Credit Risk, v 3, n 10, p 34+
October 1998
DOCUMENT TYPE: Journal; Cover Story; Industry Overview ISSN: 0192-1541 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2961

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...dovetailing to make the bad-debt market more attractive. Wall Street and credit grantors increasingly view chargeoff sales as a viable risk management strategy. New collections strategies by debt buyers are boosting recovery rates. Higher prices -- up to 20% more so far this year for fresh credit card chargeoffs -- are tipping creditors' scales toward selling debt and away from placing it with contingency-fee agencies. And fear...

23/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 The Gale Group. All rts. reserv.

2264586 Supplier Number: 02264586 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Age of Strategic Alliances

(High acquisition costs in the collections industry leads smaller firms to use joint ventures; Asset Acquisition Group buys bad-debt portfolios over \$25 mil)

Collections & Credit Risk, v 3, n 9, p 61+
September 1998

DOCUMENT TYPE: Journal ISSN: 0192-1541 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2575

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...partner in Felton, Del., or three of the 10 largest collections companies, an agreement with **Access** America can result in subprime and aged- **debt recovery** rates far above industry norm, he says. Nelson calls his company complementary to the collections process, doubling the recovery yield.

Collectors and Lenders

In one alliance, **Access** America works the debt it has purchased, offering an unsecured credit card issued by Felton...

23/3,K/4 (Item 4 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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2204163 Supplier Number: 02204163 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Spanish Class For Collectors

(Sears Credit's sending of collectors to Spanish class increased collections by 30-40% as collectors communicate better with Hispanic customers)

Collections & Credit Risk, v 3, n 7, p 10
July 1998

DOCUMENT TYPE: Journal ISSN: 0192-1541 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 393

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...did not monitor collectors' calls because the manager didn't understand Spanish. This lack of **monitoring** could result in an agency supervisor being unaware both of violations of the Fair **Debt Collection** Practices Act and of ineffective strategies collectors may be using. "Our collectors are able to communicate more effectively and to stress urgency with our **customers** ," says Tovar. "It's so important for our associates to learn Spanish terms." ...

23/3,K/5 (Item 5 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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2109034 Supplier Number: 02109034 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Policing Privacy

(Americans now using the Internet total 55 mil, with 35 mil using it daily; the consumer privacy issue is being debated in Congress and states)

Collections & Credit Risk, v 3, n 4, p 27+

April 1998

DOCUMENT TYPE: Journal; Industry Overview ISSN: 0192-1541 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2354

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the U.S. becoming as protective of personal information as Europe, where strict limitations on **access** abound, which include prohibiting prescreening potential credit card **customers**. Already, U.S. legislative sentiment is growing to expand upon privacy provisions already contained in the federal Fair **Debt Collection** Practices Act and Fair Credit Reporting Act. Two-thirds of U.S. states enacted stiffer...

23/3,K/6 (Item 6 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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2035024 Supplier Number: 02035024 (USE FORMAT 7 OR 9 FOR FULLTEXT)

NEWS: ASIA-PACIFIC: IMF aims at budget - but not private debt: Sander

Thoenes reports on an \$80bn problem for Indonesia:

(The International Monetary Fund will push Indonesia to implement government pledges to tighten monetary policy)

Financial Times London Edition, p 04

January 12, 1998

DOCUMENT TYPE: Business Newspaper ISSN: 0307-1766 (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 798

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...out all these companies.

Mr de Koning's credit-clearing corporation, run by the foreign **lenders**, would **monitor debt** rescheduling and **collect** payments in rupiah at the going rate, but only from enterprises which had reached rescheduling agreements with **lenders**. The central **bank** would accept the rupiah and, at least for the first four of an estimated total...

23/3,K/7 (Item 7 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1999510 Supplier Number: 01999510 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bad Debt Makes Good

(Koll Dove Global Disposition LLC anticipates brokering the sale of around \$5 bil of credit card chargeoffs in 1997, vs \$3 bil in 1996)

Collections & Credit Risk, v 2, n 11, p 36+

November 1997

DOCUMENT TYPE: Journal; Industry Overview ISSN: 0192-1541 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2151

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...in the market, pointing to the fact that CFS has a lengthy, and reliable, track record of collecting bad debt . At the same time, creditors aren't all that eager to sell their chargeoffs to unknowns with little tested performance history. Creditors say they have to protect their reputations because their name is still on the paper...

23/3,K/8 (Item 8 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1987850 Supplier Number: 01987850 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Sears settlement approved
(Sears, Roebuck & Co will pay \$158 mil to 190,000 credit card customers in connection with improper practices applied to customers who had received bankruptcy protection)
Business Insurance, v 31, n 45, p 2
November 03, 1997
DOCUMENT TYPE: Journal ISSN: 0007-6864 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 261

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the 50 states in connection with the case. The company estimates researching its credit card records to identify affected customers going back to 1992 will cost another \$14 million.

Hoffman Estates, Ill.-based Sears never disputed that it failed to obtain necessary judicial approval in collecting debts from some bankrupt customers . The company took a \$320 million post-tax charge against second-quarter earnings in connection...

23/3,K/9 (Item 9 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1978328 Supplier Number: 01978328 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Eye on Eastern Europe: With Opportunity Comes Risk
(Much of Central and Eastern Europe has been transformed in recent years to open competitive market)
Food Engineering International, p 55+
October 1997
DOCUMENT TYPE: Journal ISSN: 0148-4478 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1884

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...market and decided to fill this need. After a long straggle wading through bureaucracy, the search for distributors and customers and debt collection difficulties, the company is now planning to build a manufacturing unit for the product.

Proving...

23/3,K/10 (Item 10 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1946340 Supplier Number: 01946340 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Financial Sector Reforms; Part 1 of 2 Parts
(The top 10 Brazilian private banks are ranked by assets as of 6/97;
Bradesco is the leader with Cru41.2 bil)
LatinFinance Brazil Supplement, p 39+
September 1997
DOCUMENT TYPE: Journal; Ranking ISSN: 1048-535X (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1997

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...so that the Banco do Brasil, acting as an agent of the federal government, can **access** their accounts and **recover** this refinanced **debt**," he said.

"The basic idea is that the federal government is not interested in having **banks** that are controlled by the states. However, it is a decision of each state government...

23/3,K/11 (Item 11 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1857151 Supplier Number: 01857151 (USE FORMAT 7 OR 9 FOR FULLTEXT)
FTC: Sears Will Give Consumers \$100 Million in Debt Collection Suit
(As part of a settlement with the Federal Trade Commission, Sears will pay
a total of \$100 mil to more than 200,000 consumers)
Women's Wear Daily, v 173, n 105, p 3
June 05, 1997
DOCUMENT TYPE: Journal ISSN: 0149-5380 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 530

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...consumers as part of a settlement with the Federal Trade Commission because the store illegally **collected debt** from bankrupt **customers** , the agency announced Wednesday.

The settlement, a **record** judgment against a retailer for an infraction of federal consumer protections, is in addition to...

23/3,K/12 (Item 12 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1827943 Supplier Number: 01827943 (USE FORMAT 7 OR 9 FOR FULLTEXT)
2nd Late-Fee Suit Vs. TCI Starts in Md.
(Class action suit regarding late fees charged by Tele-Communications Inc
enters second round)
Multichannel News, v 18, n 18, p 16

May 05, 1997

DOCUMENT TYPE: Journal ISSN: 0276-8593 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 384

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...excessive late fee of \$5 -- far more than the amount that the company spends to **collect** its **debts** . They also argued that the company's billing system is confusing, and it does not allow **customers** enough time to get their payments in.

Last fall, a jury awarded Washington cable **viewers** \$6.7 million in damages -- around \$3.5 million in compensatory damages, and an additional ...

23/3,K/13 (Item 13 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1810164 Supplier Number: 01810164 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Dawn Of Legal Networks

(Legal networks make steady inroads into the collection business; experts believe they will eventually take up to 30% of the consumer debt collection market)

Collections & Credit Risk, v 2, n 4, p 29+

April 1997

DOCUMENT TYPE: Journal; Cover Story ISSN: 0192-1541 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3270

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Dozier E.D.I. Legal Network is the most efficient electronic commerce solution available for **creditors** to **recover debt** . At the same time, he points out, the network offers newer **datamining** capabilities to **clients** . "We provide the technology and then the talent to analyze their data," Dozier says, insisting that the Dozier network does not even "do any **debt collection** . The conduit is the element of moving information electronically," he says.

Despite grumbling among his competitors, Dozier has attracted several big-name **clients** , including American Express Co. and, more recently, Sears, Roebuck & Go. Dozier expects to have 260...

23/3,K/14 (Item 14 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1793825 Supplier Number: 01793825 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Melita International Corp.

(Melita International plans an initial public offering of 3.5 mil shares; proceeds to repay notes payable to principal shareholders)

Going Public: The IPO Reporter, v 21, n 13, p 8

March 31, 1997

DOCUMENT TYPE: Newsletter ISSN: 0192-1541 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 351

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...call center operations and enhance revenue-generating capabilities for a broad range of activities, including **debt collection**, telemarketing and **customer** service. PhoneFrame CS is an innovative, comprehensive call center solution based on **client / server** software that integrates with industry standard computing and telephony infrastructures.

The company provides comprehensive solutions...

23/3,K/15 (Item 15 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1781511 Supplier Number: 01781511 (USE FORMAT 7 OR 9 FOR FULLTEXT)

News: World Trade: Latvia sells stake in its gas company

(Ruhrgas and Preussen acquire a 16.25% stake in Latvia Gas; Gazprom also acquired a 16.25% stake)

Financial Times London Edition, p 04

April 03, 1997

DOCUMENT TYPE: Business Newspaper ISSN: 0307-1766 (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 495

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...gas companies and networks in Belarus and Moldova.

The purchases improve the Russian group's **access** to downstream revenues, and enables Gazprom, which has seen arrears on payments from its **customers** in the former Soviet Union soar, to **recover debts** more effectively.

The Moldovan and Belarusian acquisitions were straight debt-for-equity swaps in their...

23/3,K/16 (Item 16 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1735992 Supplier Number: 01735992

US FIRM PLANS TO SET UP CREDIT DATA BANK FOR INDIAN EXPORTERS

(ABC Companies (ABCC) of USA, the international receivable management firm, has set up a system networking the American traders)

Financial Express, p 11

January 28, 1997

DOCUMENT TYPE: Business Newspaper ISSN: 0015-2005 (India)

LANGUAGE: English RECORD TYPE: Abstract

article about ABC.

ABSTRACT:

...set up a system networking the American traders. It plans to set up a credit **data bank** for Indian exporters. The **data bank** and the reports formulated will be exclusive to its members. The cost of such reports in USA for members is \$8.25. ABCC also provides **debt collection** services in USA, Canada and over 100 other countries. (gs)

...

23/3,K/17 (Item 17 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1517501 Supplier Number: 01517501 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Survey - Indonesia: Clean-up long overdue
(Indonesia has a plan to float a state-owned bank as its next privatisation
)
Financial Times London Edition, p s2
June 25, 1996
DOCUMENT TYPE: Business Newspaper; Survey ISSN: 0307-1766 (United Kingdom
)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1023

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...a whole. Although the motivation is one of monetary policy, restrictions on loan growth encourage **banks** to **collect** bad **debts** , says Michael Chambers of stockbrokers GK Goh Ometraco.

Finally, the central **bank** is encouraging **banks** to merge, especially the myriad small **banks** without licences to deal in foreign exchange. Like the large state-owned banks, these also have an outstandingly bad lending **record** , and since they are deprived of the opportunity to diversify their earnings into treasury operations...

23/3,K/18 (Item 18 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1095195 Supplier Number: 01095195 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Automate Collections
(Gazelle Systems launches Collect Debt; program allows user to automate
debt collection efforts)
Windows Magazine, v 6, n 1, p 120
January 1995
DOCUMENT TYPE: Journal ISSN: 1060-1066 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 77

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the appropriate intervals between collection correspondence, and generate the necessary collection letters.

The program automates **debtor** tracking, letter printing and ticklers. Also included are Spanish-language letters, **Debtor Search** and Payment History functions.

Collect -A- Debt
Price: \$99. Contact: Gazelle Systems, 800-RUN FAST, 801-377-1288.

...

23/3,K/19 (Item 19 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1004219 Supplier Number: 01004219 (USE FORMAT 7 OR 9 FOR FULLTEXT)
IBM TO CUT STAKE AS COMPUTERISED FINANCIAL COMES TO UK UNLISTED MARKET
(IBM UK is selling off part of shareholding in financial software house CIS
Group to shell company named Computerised Financial Solutions)
Computergram International, n 2339, p N/A
January 25, 1994
DOCUMENT TYPE: Newsletter ISSN: 0268-716X (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 346

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...is also involved in the retail financial service market, producing a service which handles the **monitoring** and administration of consumer **debt collection** ; previously used on behalf of RAC Insurance Brokers Ltd, the service was recently expanded to handle **customer** debts for Toshiba (UK) Ltd. In the six months to June 1993, Computerised Financial turned...

23/3,K/20 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02531629 117543023
Collection communications: a problem child of management
Spinks, Nelda; Wells, Barron
Management Decision v35n2 PP: 106-109 1997
ISSN: 0025-1747 JRNL CODE: MGD
WORD COUNT: 2415

...ABSTRACT: slow-paying customer who has received the collection communication sequence several times previously. Such a **customer** would recognize the approach and would know that no urgency exists for paying the **debt** when the **collection** communicator is still in the early **stages** of the sequence. Another further consideration is what to do when a partial payment is...

...TEXT: slow-paying customer who has received the collection communication sequence several times previously. Such a **customer** would recognize the approach and would know that no urgency exists for paying the **debt** when the **collection** communicator is still in the early **stages** of the sequence.

Another further consideration is what to do when a partial payment is...

23/3,K/21 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02357425 13331085
Creditors' crucial role in corporate governance
Gray, Cheryl W
Journal of Lending & Credit Risk Management v79n12 PP: 86-88 Aug 1997
ISSN: 1088-7261 JRNL CODE: CBL

ABSTRACT: There are 3 crucial underpinnings to **creditor monitoring** and control in marketing economies: 1. adequate information, 2. market-oriented **creditor incentives**, and 3. an appropriate legal framework for **debt collection**. In emerging markets, continued reforms of laws, court procedures, and **creditor incentives** are needed to build strong **banks** and effective legal processes that allow debt to serve as a device to exert control...

23/3,K/22 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01764105 04-15096

Behavioral economics, the economic analysis of bankruptcy law and the pricing of credit

Rasmussen, Robert K

Vanderbilt Law Review v51n6 PP: 1679-1703 Nov 1998

ISSN: 0042-2533 JRNL CODE: AVLR

WORD COUNT: 11213

...TEXT: incentive to monitor the affairs of the debtor. To the extent that much of this **monitoring** is repetitive, this represents an excess cost. Second, once the race to the assets begins, each **creditor** will spend money to **collect** on its **debt**. These multiple expenditures are again a cost that, all things being equal, should be avoided. Moreover, to the extent that the **debtor** has to defend

23/3,K/23 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01727880 03-78870

Garnishee proceedings

Patel, Mahesh

Credit Control v19n8 PP: 8-13 1998

ISSN: 0143-5329 JRNL CODE: CRT

WORD COUNT: 1927

...TEXT: debtor the fixed costs allowed under the order.

The garnishee order absolute has the same **status** as a judgment. If the garnishee fails to comply with the terms of the order the judgment **creditor** may enforce the order against the garnishee using any one of the remedies available to a judgment **creditor** to **recover** a judgment **debt**, including further garnishee proceedings.

Considering Proceedings

Too often judgment **creditors** will only consider commencing garnishee proceedings against **banks** or other deposit-taking institutions. More often than not, unless the judgment creditor has specific...

23/3,K/24 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01716356 03-67346

Hong Kong

Anonymous

International Financial Law Review Banking Yearbook 1998 Supplement PP: 33-35 Jul 1998

ISSN: 0262-6969 JRNL CODE: IFL

WORD COUNT: 1708

...TEXT: in the handling of consumer credit data. It deals with the collection, accuracy, use, security, **access** and updating issues relating to personal data of individuals who are applying, or have been...

... Consumer Credit Code covers both credit reference agencies and credit providers dealing with credit reference **agencies** and **debt collection agencies**.

Although not legally binding, a breach of these Codes of Practice by a **financial institution** as data user will give rise to a presumption against that financial institution in any...

23/3,K/25 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01678530 03-29520

Obtaining jurisdiction over states in bankruptcy proceedings after Seminole Tribe

Goebel, Teresa K

University of Chicago Law Review v65n3 PP: 911-941 Summer 1998

ISSN: 0041-9494 JRNL CODE: UCL

WORD COUNT: 13826

...TEXT: Reorganizations and the Treatment of Diverse Ownership Interests: A Comment on Adequate Protection of Secured **Creditors** in Bankruptcy, 51 U Chi L Rev 97, 100-01 (1984) (asserting that the primary goal of bankruptcy is as an efficient **debt** collection mechanism). One scholar, however, has noted that 'It]he fact that a **debtor** or trustee may have to seek relief in state court is only extraordinary when **viewed** in the narrow bankruptcy context; in the broader context, it is perfectly consistent with the...

23/3,K/26 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01664907 03-15897

Solvng the mystery of probate recovery

Weltman, Scott S

Credit World v86n6 PP: 10-13 Jul/Aug 1998

ISSN: 0011-1074 JRNL CODE: CW

WORD COUNT: 2389

...TEXT: and absolute dollars, placing increasing pressure on recovery departments to decrease losses. As new bankruptcy **records** are set each month and **banks** across the country continue to merge, we are facing a new era in the credit arena where **creditors** are forced to uncover new methods for **collecting debt**.

One aspect of **debt collection** that historically has been overlooked and confusing to **creditors** is probate recovery. The tendency, however, for **creditors** to "write off" debt left by deceased **customers** may soon be a thing of the past. Creditors are becoming more informed about the...

23/3,K/27 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01652476 03-03466
Scope for improvement: Financial management in the WA public sector
Neilson, Mark
Australian CPA v68n5 PP: 35-37 Jun 1998
ISSN: 0004-8631 JRNL CODE: AAA
WORD COUNT: 1594

...TEXT: the A/P system.

Turning to debtors, 78 per cent of respondents produced a monthly **debtor** aging report, the remainder presumably not having a revenue raising function. Only 13 per cent of respondents had fully outsourced **debt collection**.

Credit checks were not usually carried out. Sixty-two per cent of respondents do not request a credit check before taking on a **debtor**. As a number of local government respondents commented, credit **status** does not (directly) affect whether a person can own land and be liable for rates...

23/3,K/28 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01639041 02-90030
A contract theory approach to business bankruptcy
Schwartz, Alan
Yale Law Journal v107n6 PP: 1807-1851 Apr 1998
ISSN: 0044-0094 JRNL CODE: YLJ
WORD COUNT: 21423

...TEXT: widely believed to have high coalition costs, however, and there is credible evidence for this **view**: Private workouts after insolvency often fail.3 Western bankruptcy systems commonly respond to this **creditors** ' problem by enacting coordination mechanisms. These mechanisms prevent some or all **creditors** from **collecting debts** individually and establish procedures to make the value-maximizing choice between liquidation and reorganization. The value of the insolvent firm is then distributed to **creditors** who participate in the bankruptcy procedure according to a priority scheme.

Western countries require the...

23/3,K/29 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01634781 02-85770
How logging and monitoring technologies improve quality in a call center

Shearer, Gary S
Telemarketing & Call Center Solutions v16n7 PP: 92-101 Jan 1998
ISSN: 0730-6156 JRNL CODE: TLM
WORD COUNT: 1683

...TEXT: on their network workstation. Because the call recordings are stored on the LAN, they are **accessible** from any workstation - a supervisor, accounts receivable or another third party for verification.

Scenario #3 - Total Recording

Following several **customer** complaints regarding account errors and the unnecessary receipt of letters concerning **debts**, a **debt - collection** call center decides to **record** all of its inbound calls for transaction verification purposes. This large call center takes as...

23/3,K/30 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01628556 02-79545
**International relations and international insolvency cooperation:
Liberalism, institutionalism, and transnational legal dialogue**
Unt, Lore
Law & Policy in International Business v28n4 PP: 1037-1106 Summer 1997
ISSN: 0023-9208 JRNL CODE: LPI
WORD COUNT: 29042

...TEXT: see also Baird, supra note 21, at 184-85. Baird at minimum ascribes to the **view** that bankruptcy serves as an efficient **debt collection** device to maximize value to otherwise selfinterested **creditors**. See id. at 18>84. Baird argues that bankruptcy law is not the place to...

23/3,K/31 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01600564 02-51553
U.S. businesses hampered by foreign court systems when pursuing overseas debtors
Klausner, Ronald D
Credit World v86n4 PP: 11-12 Mar/Apr 1998
ISSN: 0011-1074 JRNL CODE: CW
WORD COUNT: 1074

...TEXT: requirements at the point of sale, so that original documentation can be saved and filed **accessibly**.

A general assessment of the effectiveness and timeliness of the court system-In Australia, 50 percent of **debts** are normally **collected** through the court system. Fortunately for those **creditors** who have all documents in order and present them properly, Australian law is generally effective ...

23/3,K/32 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

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01579475 02-30464

Why do firms use factoring?

Summers, Barbara; Wilson, Nicholas

Credit Management PP: 26-28 Feb 1998

ISSN: 0265-2099 JRNL CODE: CRM

WORD COUNT: 2383

...TEXT: management and suppliercustomer relations.

There are basically six functional responsibilities associated with extending credit to **customers**. These are:

1 Assessment of the credit risk 2 Making the credit granting decision with regard to credit terms and, where relevant, credit limits 3 Collecting the receivables (**debts**) as they fall due and taking action against defaulters

4 **Monitoring customer** behaviour and compiling management information

5 Bearing the risk of default or bad debt

6...

23/3,K/33 (Item 14 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01579450 02-30439

Consumer Council criticises banks

Smith, Richard

Credit Management PP: 8-9 Feb 1998

ISSN: 0265-2099 JRNL CODE: CRM

WORD COUNT: 491

...TEXT: own debts ahead of essential payments such as mortgages and utility bills. In some cases, **banks** have withdrawn funds from **customers** ' current accounts, refused to honour cheques for essential services or sold **debts** to **debt collection** agencies without informing the **clients**

"By taking a ruthless, short-sighted approach to **customers** who run into financial hardship," the NCC says, "**banks** tend to exacerbate problems which could be solved if they took a more long-term **view** of their clients' finances."

The report, In the Banks' Bad Books, compares the stated policy...

23/3,K/34 (Item 15 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01577441 02-28430

Ballooning bankruptcies: Issuing blame for the explosive growth

McKinley, Vern

Regulation v20n4 PP: 33-40 Fall 1997

ISSN: 0147-0590 JRNL CODE: RGO

WORD COUNT: 5559

...TEXT: thousand filers in 1995. Preliminary data for 1997 has led many to predict yet another **record** year for bankruptcy filings, with approximately 1.3 million consumer filings expected.

Through the late 19th century, bankruptcy helped **creditors** collect **debts** pursuant to the Constitutional requirement that Congress establish "uniform Laws on the subject of Bankruptcies." The modern role of bankruptcy is to allow **debtors** who have no chance of paying off their debts to have a "fresh start." As...

23/3,K/35 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01576234 02-27223

Legislative control of Hong Kong financial markets: Some aspects of banking and securities regulations

Hsu, Berry Fong-Chung

Law & Policy in International Business v28n3 PP: 649-714 Spring 1997

ISSN: 0023-9208 JRNL CODE: LPI

WORD COUNT: 25745

...TEXT: institutions. In addition, a long overdue Code of Banking Practice is now in its drafting **stage**, which will cover fair banking practices, as well as management of the **banks** ' relationships with **debt** collection **agencies**. The Banking (Amendment) Bill 1996, which tidies and updates certain provisions of the Banking Ordinance...

23/3,K/36 (Item 17 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01574963 02-25952

Investigating the affairs of a company

Maddocks, Neil

Credit Control v18n12 PP: 6-11 1997

ISSN: 0143-5329 JRNL CODE: CRT

WORD COUNT: 1961

ABSTRACT: Obtaining judgment against a company can very often be the easy **stage** of debt recovery. Once judgment has been obtained the problem becomes how to collect the...

...want to pay you and very often a war of attrition can ensue between the **debt** **collector** and the **company**. If the **company**0 has significant trade debtors, a credit balance at the **bank** or a regular customer who always owes the company money then it is possible to...

23/3,K/37 (Item 18 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01555659 02-06648

Understanding the appropriate business form

Barney, Douglas K

National Public Accountant v42n10 PP: 9-10+ Dec 1997

ISSN: 0027-9978 JRNL CODE: NPA
WORD COUNT: 5934

...TEXT: losses are limited to their investments and losses directly attributable to their acts or omissions. **Creditors** may therefore be reluctant to lend to small corporations due to the **creditors** ' limited ability to **collect business debts** . **Creditors** may require personal guarantees, thus partially circumventing the limited liability advantage of corporations.

The major negative aspect of C corp **status** is double taxation. Corporate profits are taxed at the corporate level and again at the...

23/3,K/38 (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01543899 01-94887

Restructuring of a bad-debt portfolio in a commercial bank in the midst of an economic transition period

Lachowski, Slawomir

Russian & East European Finance & Trade v33n4 PP: 35-77 Jul/Aug 1997

ISSN: 1061-2009 JRNL CODE: SOV

WORD COUNT: 13731

...TEXT: consistent practical application of a solution available under traditional procedures, which is costly to the **bank** at the moment of application but enables **recovery** of **debt** over a five- to ten-year period. Off-balance **records** of bad debts allow the presentation of a "cleansed" balance sheet. As a restructuring tool...creating conditions that promoted comprehensive operational restructuring. Besides, as was mentioned earlier, along with total **debt recovery** , **bank** conciliation agreements were the most advantageous option from the point of **view** of the **bank** 's interests.

The financial situation of the firms that filed to initiate bank conciliation agreements...

23/3,K/39 (Item 20 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01543446 01-94434

Using the Internet for business information

Corbitt, Terry

Management Services v41n11 PP: 18-20 Nov 1997

ISSN: 0307-6768 JRNL CODE: MNS

WORD COUNT: 1062

...TEXT: offering a range of services from wills and granting of probate to tenancy agreements and **debt collection** . The service warns users of the possible lack of privacy when using the Internet, even though they are using a secure **server** . **Clients** choose from the range of products available and pay a fixed fee for that product...

23/3,K/40 (Item 21 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

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01534817 01-85805

The potential effects of Lord Woolf's reform

Berkson, Jonathan

Credit Control v18n10 PP: 11-13 1997

ISSN: 0143-5329 JRNL CODE: CRT

WORD COUNT: 1061

TEXT: In his report, **Access** to Justice, Lord Woolf envisaged an upheaval of the Civil Justice system. A part of the Civil Justice System is **debt recovery**. It is this area which, although the report was not aimed at, may end up caught by the reforms causing injustice to **creditors** in that their procedures may end up being slower and more costly. At present, the ...

23/3,K/41 (Item 22 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01510360 01-61348

Collections in the utilities--a new era in customer management

Vallance, Arthur

Credit Control v18n9 PP: 22-26 1997

ISSN: 0143-5329 JRNL CODE: CRT

WORD COUNT: 1503

ABSTRACT: As utility companies move into a fully competitive market, they need to reassess their **debt collection** strategies. Until now, utilities have managed **customer** accounts using their transactional **databases** to ensure the right type of payment plan is offered to **customers**. The dilemma for the utilities is now they can limit their exposure to bad debt ...

...TEXT: competitive market, they need to see this as an opportunity to reassess their strategies for **debt collection** as part of a new ethos in **customer** management. Until now, utilities have managed **customer** accounts using their transactional **databases** to ensure the right type of payment plan is offered to customers. The use of...

23/3,K/42 (Item 23 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01494585 01-45573

Vulture capitalism in Antebellum America: The 1841 Federal Bankruptcy Act and the exploitation of financial distress

Balleisen, Edward J

Business History Review v70n4 PP: 473-516 Winter 1996

ISSN: 0007-6805 JRNL CODE: BHR

WORD COUNT: 19287

...TEXT: were widely spread, with the overwhelming majority of lawyers only representing a few bankrupts or **creditors**. Bankruptcy work for most antebellum attorneys simply represented an extension of their most basic stock-in-trade-the **collection** of **debts** and the handling of matters related to real estate.26

Some lawyers, however, **viewed** the opportunities presented by the 1841

Bankruptcy Statute as sufficient to justify specialization in bankruptcy...

23/3,K/43 (Item 24 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01439363 00-90350
Eaton's and the vultures: A cautionary tale
Thompson, Donald N
Business Quarterly v61n4 PP: 30-39 Summer 1997
ISSN: 0007-6996 JRNL CODE: BSQ
WORD COUNT: 4821

...TEXT: book" of six investors. The fact that so much was being paid for Eaton's **debt** reflects a **collective view** that there is value remaining in ... empire, and that Eaton's has sufficient assets to pay all the outstanding claims.

One **bank** could not resist a parting shot: John Crean, Scotiabank's senior executive vice president of...

23/3,K/44 (Item 25 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01428374 00-79361
On-line flexibility for credit insurance
Risebrow, Simon
Credit Control v18n5 PP: 29-31 1997
ISSN: 0143-5329 JRNL CODE: CRT
WORD COUNT: 753

...TEXT: easily dealt with via simple onscreen procedures. Most importantly, with claims processing now on-line **clients** have a ready means of tracking claims and **debt recovery progress** on a daily basis - a great contribution to peace of mind.

Credit insurers are increasing...

23/3,K/45 (Item 26 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01417627 00-68614
Lender liability under CERCLA: The rise, fall and rebirth of the EPA rule
Slaney, Richard E
Commercial Law Journal v101n4 PP: 389-429 Winter 1996
ISSN: 0010-3055 JRNL CODE: CLJ
WORD COUNT: 17870

...TEXT: investments and promoting CERCLA's policy goals. Conversely, a low liability standard would encourage a **lender** to terminate its association with a financially troubled **debtor** and expedite loan payments in an effort to **recover** the **debts** .51

In regard to the period after the **Bank** became **record** title holder, the court noted a conflict between recent decisions, particularly between

Mirabile and Maryland...

23/3,K/46 (Item 27 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01369521 00-20508

Factoring: The way to cash

Dresser, Guy

Director v50n6 PP: 48-55 Jan 1997

ISSN: 0012-3242 JRNL CODE: DRT

WORD COUNT: 2890

...TEXT: package."

Are factors too heavy-handed?

Factoring and invoice discounting is a surer way of **collecting** in **debts** because the factoring company will **monitor debtors** and encourage them as much as it takes to ensure that payments continue. But it...

23/3,K/47 (Item 28 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01361301 00-12288

Does your debt collector make creative use of the courts?

Wagner, Anthony

Credit Control v17n12 PP: 16-19 1996

ISSN: 0143-5329 JRNL CODE: CRT

WORD COUNT: 1307

...ABSTRACT: proceedings, credit controllers should instruct their solicitors to forward a "letter before action" to the **debtor**. The impact of a solicitor's demand letter is such that over 2/3 of **debts** are **recovered** at this **stage**, without recourse to formal legal proceedings. One procedure available for the collection of outstanding judgment...

23/3,K/48 (Item 29 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01349943 00-00930

Extending international credit and collecting foreign debts

Wagoner, Jeffrey L

Business Credit v98n10 PP: 29-33 Nov/Dec 1996

ISSN: 0897-0181 JRNL CODE: CFM

WORD COUNT: 3090

...TEXT: as the initial round of negotiations. At a minimum, the demand letter conveys to the **client** that you are serious about **collecting** this **debt**.

The next step should be to evaluate the potential to collect from the foreign **client**. A judgment against a person or entity with no assets is nearly worthless. The attorney should order an international asset **search** from an asset locating service. The price for such a search ranges from

\$400 for...

23/3,K/49 (Item 30 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01318733 99-68129
Debt counselling--should you advise?
Bon, Gordon
Credit Control v17n10 PP: 21-24 1996
ISSN: 0143-5329 JRNL CODE: CRT
WORD COUNT: 1322

...TEXT: proceedings and enforcement, the information that may be forthcoming will be useful at a later **stage**. Unfortunately, the most devious **debtors** who deserve no sympathy will have the guile to avoid giving information at all costs, or unashamedly lie and deceive you.

Debt collection is ever thus.

23/3,K/50 (Item 31 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01318555 99-67951
The collection process in Russia
White, Kenneth; Marshall, Douglas C; Zalivako, Audrey V
Commercial Law Bulletin v11n4 PP: 40-41 Jul/Aug 1996
ISSN: 0888-8000 JRNL CODE: CLL
WORD COUNT: 1312

...TEXT: bears all costs incurred, including court costs and attorneys' fees for both parties.

The court **stage** of the **debt collection** process requires a **creditor** to present all the evidence he can to prove his case and is regulated by ...

...must be in written form and approved by the court (APC, Article 121).

At any **stage** of the court proceedings the **creditor** may demand a specific court order to freeze the assets of the **debtor**. If, during the court proceedings or at the execution **stage** of the **debt collection**, it becomes clear that the **debtor** may not be financially solvent, an official procedure of bankruptcy may be commenced.
After a...

23/3,K/51 (Item 32 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01318539 99-67935
Australia: An overview of collection laws
Serong, Anthony G
Commercial Law Bulletin v11n4 PP: 14-16 Jul/Aug 1996
ISSN: 0888-8000 JRNL CODE: CLL
WORD COUNT: 1693

...ABSTRACT: are based. Responsibility for debt collection in Australia rests largely with 2 separate groups of **debt collection** professionals: **debt collection** agents and lawyers. The recovery process to be followed by **creditors** depends upon the security available to the **creditor**. Unsecured **creditors** do not have an immediate right to **access** to the debtor's assets. Secured **creditors** will normally institute recovery proceedings by enforcing their rights against the **debtor**'s assets. The capacity of a **creditor**, whether secured or unsecured, to **recover** a **debt** depends upon the validity of the claim made by the **creditor** and also the capacity of the **debtor** to pay.

23/3,K/52 (Item 33 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01308049 99-57445

Alternative methods to recover losses caused by fraudulent financial information

Wagoner, Jeffrey L
Business Credit v98n8 PP: 25-26 Sep 1996
ISSN: 0897-0181 JRNL CODE: CFM
WORD COUNT: 1183

...TEXT: bankruptcy creditor, the creditor of a company which is simply dissolving will sometimes locate a **debtor** of the dissolving company. A company in distress may sometimes lose track of its own accounts receivable or fail to **collect** other debts which are owed to the **company**. The credit manager should consider a **search** for such accounts before writing off a debt. If located, the **creditor** need only obtain a judgment against the

23/3,K/53 (Item 34 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01275743 99-25139

Legal digest: United Kingdom

Anonymous
Consumer Policy Review v6n4 PP: 149-150 Jul/Aug 1996
ISSN: 0961-1134 JRNL CODE: CPW
WORD COUNT: 1958

...TEXT: purpose or those purposes' (Principle 3).

Mr Brown was a serving police officer who had **access** to the national police computer. He had a friend who ran a **debt collecting** business who asked Mr Brown to check the registration numbers of vehicles owned by **debtors** of his **clients**. This information was contained on the police computer system. On two occasions personal data was...

23/3,K/54 (Item 35 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01272051 99-21447

International factoring: Europe and beyond

Cox, Tony
Secured Lender v52n4 PP: 58-60 Jul/Aug 1996
ISSN: 0888-255X JRNL CODE: SCL
WORD COUNT: 1575

...TEXT: for a factor. Where publicly available credit information is scarce, the factor will not have access to the alternative "grapevine" information within the customer's industry or locality.

The collection of debts presents many more difficulties. Language is an obvious problem. In addition there are the higher...

23/3,K/55 (Item 36 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01265294 99-14690
Reducing European business risks
Risebrow, Simon
Credit Control v17n6 PP: 24-26 1996
ISSN: 0143-5329 JRNL CODE: CRT
WORD COUNT: 929

...TEXT: financial gap if a trading deal turns sour due to the failure of a business customer or supplier through trading or political problems, credit insurers also take over the recovery of unpaid debts using their international networks removing that burden from the companies shoulders.

Credit insurers can provide early warnings about possible customer and political risks. Because they have to continuously monitor and assesses the financial health of not only of their insured customers and suppliers but...

23/3,K/56 (Item 37 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01223215 98-72610
Voluntary administrations: Abuse of a good idea?
Hodson, Greg
Australian Accountant v66n2 PP: 34-36 Mar 1996
ISSN: 0004-8631 JRNL CODE: AAA
WORD COUNT: 1729

...TEXT: occurred in the late 1980s. Recession meant that in a large proportion of cases, secured creditors were unable to recover their debts in full. Unsecured creditors typically received no return.

Therefore, receivership was viewed as being for the benefit of secured creditors only and of no benefit to unsecured creditors.

Receivership came to be viewed as a death knell for struggling companies and directors were reluctant to highlight insolvency concerns...

23/3,K/57 (Item 38 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01200905 98-50300

The fair lending laws and their enforcement

Walter, John R

Economic Quarterly (Federal Reserve Bank of Richmond) v81n4 PP: 61-77
Fall 1995

ISSN: 1069-7225 JRNL CODE: ERR

WORD COUNT: 6818

...TEXT: in Lending Act, the Fair Credit Reporting Act, the Equal Credit Opportunity Act, the Fair **Debt Collection** Practices Act, and the Electronic Fund Transfer Act.

8 Other bases on which **lenders** may not discriminate include an applicant's **status** as a recipient of public assistance and an applicant's claim of any right under...

23/3,K/58 (Item 39 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01196580 98-45975

Consumer credit payment performance improves

Anonymous

Credit Control v17n2 PP: 3-4 1996

ISSN: 0143-5329 JRNL CODE: CRT

WORD COUNT: 621

...TEXT: percent in the previous quarter. Evidently, the mail order industry is exploiting the latest account **monitoring** and **debt collection** techniques to both improve the payment performance of its **customers** and reduce the number of accounts seriously in arrears.

Airtime payments in the mobile communications...

23/3,K/59 (Item 40 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01163513 98-12908

Washington report

Van Kirk, Burkett

Commercial Law Bulletin v10n6 PP: 37 Nov/Dec 1995

ISSN: 0888-8000 JRNL CODE: CLL

WORD COUNT: 729

...TEXT: exceptions.

4. Clarifies relationship to state laws.

5. Allows obtaining information from third parties when **debtor** 's attorney refuses to provide information.

6. Provides safe harbor for reliance on written communication from federal or state agency.

7. Clarifies **status** of government **debt collectors** and the FDCPA.

8. Changes least sophisticated consumer standard to reasonable person standard.
S. 1379...

23/3,K/60 (Item 41 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01163506 98-12901
Road map through fraud: Stops, back roads, turnouts and detours
Cook, David J
Commercial Law Bulletin v10n6 PP: 11-20 Nov/Dec 1995
ISSN: 0888-8000 JRNL CODE: CLL
WORD COUNT: 10576

...TEXT: settle simply upon demand, suit or even judgment. These are very tough characters. Check criminal **records** .

Pitstop: Bankruptcy begins to make its appearance. No surprise. **Creditors** and their lawyers habitually whine about bankruptcy. Counsel always wisely advises **clients** that "bankruptcy circumscribes your civil rights to **collect a debt** ; bankruptcy serves as the final boundary."

Detour: Proceed promptly with an action against the **banks** for the converted checks, but watch local state laws to confirm whether the collecting bank...

23/3,K/61 (Item 42 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01131803 97-81197
Behind the recovery in recovery rates
Anonymous
Credit Card Management v8n8 PP: 26-28 Nov 1995
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 904

...TEXT: UCC toll-free and enter their assigned PIN to retrieve it. When they do, UCC **records** who they are and where they called from, then passes that information back to the **creditor** .

Declining bankruptcy rates have boosted the proportion of **recoverable bad debt** in recent years, and predictive modeling and behavioral scoring permit issuers to cherry pick the...

23/3,K/62 (Item 43 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01122274 97-71668
Well dun!
Macht, Joshua
Inc. v17n17 (Inc Technology Supplement) PP: 106-107 1995
ISSN: 0162-8968 JRNL CODE: INO
WORD COUNT: 402

...TEXT: than 100% annually.

Since he created his private on-line service, says Trout, hundreds of **debtors** have come through his cyberdoors. Using his on-line software, **debtors** can read the Fair **Debt Collection** Practices Act to find out more about their rights. For those willing to submit personal checking-account information, past-due accounts can be paid electronically. **Debtors** also can post questions and register complaints on an on-line forum.

On-line **access** to Trout & Associates is an added convenience for clients as well. Rather than phone in...

23/3,K/63 (Item 44 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01086137 97-35531
Cross-European debt recovery
Piper, Richard
Credit Control v16n8 PP: 22-27 1995
ISSN: 0143-5329 JRNL CODE: CRT
WORD COUNT: 1962

...ABSTRACT: particularly since 1992, has meant the problem of late payment has merged on a new **stage**. Law firms and **debt collection** agencies have found their **clients** now want debts pursued throughout the Continent. Solicitors and **debt collection** agencies will have to devote more time and effort in building relationships with foreign agents...

23/3,K/64 (Item 45 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01073120 97-22514
American Bar Association amicus curiae brief in support of petitioners in Heintz v. Jenkins
Bushnell, George E; Wiley, John Shepard Jr; Rothfeld, Charles A
Commercial Law Journal v100n1 PP: 56-59 Spring 1995
ISSN: 0010-3055 JRNL CODE: CLJ
WORD COUNT: 1506

...TEXT: its debt regulation law to have such remote and unwarranted effects.

ARGUMENT

The FDCPA regulates "**debt collectors**." The opinion below applied the FDCPA's regulations to a lawyer engaged solely in litigation. Applying the FDCPA to litigators who regularly represent **creditors** can deter zealous advocacy in this field; can impede **access** to justice; and can reduce the quality of professional service. These mischievous effects can arise...

23/3,K/65 (Item 46 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01073118 97-22512

Brief for the petitioners in Heintz v. Jenkins

Griffith, D Kendall; Spellmire, George W; Carmen, Bruce L; Schultz, David M
Commercial Law Journal v100n1 PP: 25-37 Spring 1995

ISSN: 0010-3055 JRNL CODE: CLJ

WORD COUNT: 5104

...TEXT: 6). He argued that an attorney engaged solely to prosecute litigation on behalf of a **client / creditor** was not a "**debt collector**" within the meaning of the Act. Heintz supported his **view** with extensive references to the legislative history and administrative interpretations supporting this construction of the...

23/3,K/66 (Item 47 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01058191 97-07585

Liquidity, late payments and control

Hussey, Roger

Credit Control v16n6 PP: 10-17 1995

ISSN: 0143-5329 JRNL CODE: CRT

WORD COUNT: 1584

...TEXT: liquidity ratios or that relationships between smaller companies encourage a less mechanistic approach to the **collection of debts** and measurement of liquidity.

Late payment by **customers** and **access** to finance both relate to cash flow problems. What was evident from our interviews was...

23/3,K/67 (Item 48 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01054479 97-03873

Technology provides competitive edge

Roche, Michael J; Porter, Mary

Corporate Cashflow v16n7 PP: 30-34 Jul 1995

ISSN: 1040-0311 JRNL CODE: CFL

WORD COUNT: 2074

...TEXT: provide credit guarantees based on their in-depth knowledge of the retailers to whom those **clients** sell. Since factors often advance funds against the value of the invoice and their confidence in being able to **collect** that **debt**, they can provide an important source of working capital.

And that expertise can allow their **clients** to expand both the number of **customers** they sell to and the amounts they can sell to them. Through the factor's resources, the seller can directly **access** the data on each of its customer's credit availability, scheduled orders, total receivables and ...

23/3,K/68 (Item 49 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01000860 96-50253

Reprogramming the company

Murphy, Anne

Inc. v17n4 PP: 36-42 Summer 1995

ISSN: 0162-8968 JRNL CODE: INO

WORD COUNT: 3608

...ABSTRACT: collection agency Collectech's conversion from an outmoded central processing system to a custom-built **client - server** network is presented. Collectech provides customized high-tech **debt collection** services to a rapidly growing set of **clients** representing more than a million **debtors**. Thus, more than a million **records** had to be imported from the old system to the new before weeks of testing...

23/3,K/69 (Item 50 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00996245 96-45638

Factoring in the UK

Stirling, Mike

Credit Control v16n2 PP: 26-30 1995

ISSN: 0143-5329 JRNL CODE: CRT

WORD COUNT: 1719

...TEXT: collection. This would include taking legal action if necessary.

From the factor's point of **view** the telephoning of **customers** is not only a very effective method of **collecting debts** but also gives him the opportunity to discover any problems with goods or services supplied...

23/3,K/70 (Item 51 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00968590 96-17983

Macy joins the Federated parade

Picker, Ida

Institutional Investor v29n1 PP: 74-76 Jan 1995

ISSN: 0020-3580 JRNL CODE: IL

WORD COUNT: 1301

...TEXT: plus Federated's option to buy the whole claim, discouraged other suitors.

Federated's senior **status** in the claims hierarchy allowed Tysoe to do what he calls a "recovery inversion" to win over other **creditors** to the retailer's plan. Prudential, with its significant senior claim, had the highest entitlement to **debt recovery**, and the insurer made it dear that it wanted 100 percent payment, not equity, for...

23/3,K/71 (Item 52 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00959995 96-09388

Where do we go from here?

Ryrie, William

Euromoney n305 PP: 59-60 Sep 1994

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 1529

...TEXT: Larosiere, the fund played a valuable role in helping many countries achieve economic realism and **recovery** .

But the **debt** crisis is now behind us, and the IMF's role is once again shrouded in uncertainty. Its potential **clientele** is also shrinking as many so-called developing countries now command large foreign-currency reserves and have easy **access** to international capital markets.

G7 focus

Against this background, the Bretton Woods Commission this summer...

23/3,K/72 (Item 53 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00938400 95-87792

Judicial review of record retention programs

Skupsky, Donald S

Records Management Quarterly v28n4 PP: 40-43 Oct 1994

ISSN: 1050-2343 JRNL CODE: RMQ

WORD COUNT: 2762

...TEXT: had been destroyed after 2 years.

In rejecting the defendant's excuse for nonproduction of **records** , the court noted that the defendants maintained offices in California and that California law required that **debt collection** files be kept for 4 years:

...[A]ny destruction of files of named complaining **debtors** appears to have been motivated more from an attempt to suppress evidence than from the ...

23/3,K/73 (Item 54 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00935148 95-84540

Insurance discord hampers intermodal

Hastings, Phillip

Purchasing & Supply Management Logistics Supplement PP: 20-22 Sep 1994

ISSN: 0309-7242 JRNL CODE: PSU

WORD COUNT: 2325

...TEXT: Mr Ignarski.

BROADER SERVICE ROLE ENVISAGED FOR FREIGHT FORWARDERS

Freight forwarders should offer their shipper **customers** a broader range of services--from **storage** and warehousing to **debt collection** and handling insurance claims.

Speaking at the Intrade conference and exhibition in June, Colin Beaumont
...

23/3,K/74 (Item 55 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00931439 95-80831
Investment advice
Prince, Peter
Corporate Location Channel Tunnel Region Supplement PP: 10 1994
ISSN: 0953-1505 JRNL CODE: CRL
WORD COUNT: 588

...TEXT: set up suitable in-house credit-control procedures, and in addition will run an effective **debt - collection** service. Local knowledge enables the lawyer to warn the new company about prospective **customers** who are bad risks or who have bad payments **records** .

In addition to the matters mentioned above, the lawyer can provide continuing advice to the...

23/3,K/75 (Item 56 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00930894 95-80286
Chevy Chase bias case addresses branching policy alone for first time
Anonymous
ABA Banking Journal v86n10 PP: 7, 10+ Oct 1994
ISSN: 0194-5947 JRNL CODE: BNK
WORD COUNT: 1446

...TEXT: had to set up a special \$1 million loan fund.

* U.S. vs. Blackpipe State **Bank** --A variety of charges turned in part on the disputed impact of the unique **status** of Indian land and the ability to **collect debts** from borrowers living on reservations. The settlement included an agreement to set up a \$125...

23/3,K/76 (Item 57 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00888376 95-37768
Banking in Northern Ireland
Licence, Dennis
Corporate Location PP: SSSS18-SSSS19 May/Jun 1994
ISSN: 0953-1505 JRNL CODE: CRL
WORD COUNT: 1362

...TEXT: salaries to be electronically transferred to accounts, using a tape or diskette provided by the **client** . **Creditor** payments can also be automated, allowing electronic payments of debts. This dramatically reduces administration and allows careful **monitoring** of cash flow. Direct Debiting allows **collection** of **debts** from **customers** on a regular basis. It is reliable, low cost and is perfect for those who...

23/3,K/77 (Item 58 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00869558 95-18950
Factoring: Finance for growth
Woodard, Roy
Credit Control v14n12 PP: 22-27 1993
ISSN: 0143-5329 JRNL CODE: CRT
WORD COUNT: 1624

...TEXT: number of bad debts dropped 23 percent to 4,266. The average time taken to **collect debts** on behalf of their **clients** was 58.6 days, compared with 62.2 days at the same **stage** last year.

CHOOSING A FACTOR

With so many factors entering the market, some being more...

23/3,K/78 (Item 59 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00869557 95-18949
Debt in the utilities market
Still, Kevin
Credit Control v14n12 PP: 19-21 1993
ISSN: 0143-5329 JRNL CODE: CRT
WORD COUNT: 916

...TEXT: important role, not only in the assessment of new credit applicants, but also for the **monitoring** and **recovery** of outstanding **debts** from existing supply **customers**.

THE FUNDAMENTAL LINK

The majority of **creditors** value Name and Address information as the fundamental link to an individual. The dramatic fall...

23/3,K/79 (Item 60 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00867525 95-16917
Branching into new markets
Morrissey, Richard
Euroweek The Supranationals PP: 7 Jun 1994
ISSN: 0952-7036 JRNL CODE: EUW
WORD COUNT: 1056

...TEXT: financial institutions would not wish to match.

The 'B' loan is syndicated out to commercial **banks** which enter into an agreement with the IFC which in turn acts as **lender** of **record**, making it responsible for **collecting** all **debt** service payments from the borrower. In 1993 the corporation approved \$1.8bn in financing through...

23/3,K/80 (Item 61 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00841875 94-91267

Adding value or adding cost?

Jones, Christopher
Management Services v38n3 PP: 20 Mar 1994
ISSN: 0307-6768 JRNL CODE: MNS
WORD COUNT: 815

...TEXT: systems and shortcomings in the 'product' itself.

In the wider world of business, invoicing and **debt collection** are frequently interesting areas for cost of quality analysis. Consider the cost to your business, through unclear or incorrect invoices, of:

- dealing with **customer queries**
- dealing with customer complaints
- chasing non-payment of disputed invoices
- raising credit notes
- re-invoicing...

23/3,K/81 (Item 62 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00823242 94-72634

Employers, employees and debt

Ford, Janet; Wilson, Marilyn
Employee Relations v15n6 PP: 21-36 1993
ISSN: 0142-5455 JRNL CODE: EMP
WORD COUNT: 7538

...TEXT: linked to ill-health, lowered productivity and absenteeism[7]. There is also evidence that some **creditors** or their agents **view** the workplace as a useful arena for the **collection** of **debts**. This can constitute an illegal process as when **debtors** are "harassed" via visits or telephone calls to themselves or their employers, and may result...

23/3,K/82 (Item 63 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00801011 94-50403

Filing and contesting involuntary bankruptcy petitions: The creditor's perspective

Prager, Mark L; Block, Bradley S
Commercial Lending Review v9n1 PP: 19-29 Winter 1993-1994
ISSN: 0886-8204 JRNL CODE: CLV
WORD COUNT: 4635

...TEXT: will or malicious intent. With respect to the improper use test,

neither of the Petitioning **Creditors** viewed or used the filing of the involuntary petitions merely as a method of **debt collection** .(12)

Decisions have held that good faith is present, even when one petitioning **creditor** agreed to indemnify the others, where the **creditors** feared dissipation of assets, needed financial information to plan an orderly workout, or where no collection seemed in **view** after protracted negotiations.(13) **Creditors** may satisfy this standard by demonstrating that they made earnest efforts to **collect** the **debt** before commencing bankruptcy proceedings or that they had a legitimate concern that the **debtor** was depleting assets available for collection.

PRACTICAL SUGGESTIONS FOR PETITIONING **CREDITORS**

Obtain as many petitioning creditors as possible. The alleged debtor may be able to raise...

23/3,K/83 (Item 64 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00795802 94-45194
Japan: Don't bank on it
Friedland, Jonathan
Far Eastern Economic Review v156n49 PP: 50-54 Dec 9, 1993
ISSN: 0014-7591 JRNL CODE: FER
WORD COUNT: 2210

...TEXT: to say that the banks' own difficulties have not had a significant impact as well. " **Banks** are not eager to take risks," points out a senior **Bank** of Japan official. "They are very busy **collecting** bad **debts** and don't put too many people on the job of finding new **customers** ."

The imposition of global capital-adequacy ratios in March 1993 forced the banks to **search** for ways to pare their loan books. The urgency was compounded by Japan's volatile...

23/3,K/84 (Item 65 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00788128 94-37520
The European financial controller's toolkit
Chesters, Philippe
Management Accounting-London v71n10 PP: 42-44 Nov 1993
ISSN: 0025-1682 JRNL CODE: MAC
WORD COUNT: 2625

...TEXT: are paid, are often completely different from the UK. Banking relationships and the way the **banks** **view** the balance sheet can also be different.

DEBT COLLECTION : Often a weak area in the finance function. **Collection** of problem **debts** is a more time-consuming and difficult process in Europe than in the UK. Conversely...

23/3,K/85 (Item 66 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00787161 94-36553

"Gone away"

Posner, Martin

Credit Control v14n10 PP: 24-27 1993

ISSN: 0143-5329 JRNL CODE: CRT

WORD COUNT: 1028

...TEXT: of cases there will be a record of a forwarding address for the missing person.

VIEWS FROM MAJOR ORGANIZATIONS

Judge & Priestley, a firm of solicitors which has been **collecting debts** for 102 years, find that **debtors** are still inventing new ways of avoiding payment by now using the "gone away" technique...

23/3,K/86 (Item 67 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00775018 94-24410

Buying freight forwarding services

Baker, Carol

Purchasing & Supply Management Logistics Supplement PP: 23-24 Sep 1993

ISSN: 0309-7242 JRNL CODE: PSU

WORD COUNT: 1651

...TEXT: exported and imported. On occasions, the forwarder arranges for the inspection of goods and the **collection** of **debts** from overseas **customers**.

A forwarder may act as an agent or a principal. If the forwarder acts as the **customer**'s agent, his duty is to procure others who perform the carriage, **storage**, packing or handling of the goods. The customer, through the forwarder as intermediary, enters into...

23/3,K/87 (Item 68 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00774252 94-23644

Eurotrends

Mason, Joanne

International Management v48n8 PP: 16-17 Oct 1993

ISSN: 0020-7888 JRNL CODE: IMG

WORD COUNT: 1198

...TEXT: invoices, small businesses are often loath to put pressure on what might be a key **customer**. And while **access** to the courts is relatively straightforward in most countries, legal proceedings consume more money and management time. Finally, unless the court actually **collects** the **debt**, the **creditor** still has no guarantee that payment will be forthcoming.

Newly sensitive to considerations of subsidiarity...

23/3,K/88 (Item 69 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00762388 94-11780

Predictive dialling set to boost finance sector productivity

Anonymous

Insurance Systems Bulletin v8n8 PP: 1-2 Apr 1993

ISSN: 0268-1935 JRNL CODE: INB

WORD COUNT: 890

...ABSTRACT: become an important productivity tool in the European financial sector, both in marketing and in **debt recovery**. Such systems take advantage of computer and communications technology to dial telephone numbers automatically from a file of **customer records**. Estimates for call success vary, but according to Chris Norton of Voicelink Systems, 2 out...

...TEXT: the European financial sector, both for staff crying to market services and those trying to **recover debts**.

Predictive dialling uses computer and communications technology to automatically dial telephone numbers from a file of **customer records**. Only 'live' calls are put through, thus greatly improving productivity.

CALL SUCCESS

Estimates for call...

... will benefit most from it are heavy telephone users such as the financial services sector, **debt collectors**, telemarketing agencies and **customer services** operations.

CMG consultant Nick Locke says: "Predictive dialling technology will, in most cases, sit at the front end of existing **client database** systems.

MANAGING CHANGE

"Interfaces will need to be created providing data to the caller and...

23/3,K/89 (Item 70 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00759428 94-08820

Germany

Koch, Ulrich

International Financial Law Review Securitization Supplement PP: 12-14

Aug 1993

ISSN: 0262-6969 JRNL CODE: IFL

WORD COUNT: 1922

...TEXT: The trust achieved a rating which, at that time, could not be achieved by KKB- **Bank**. KKB- **Bank** remained responsible for **collecting** in the **debt** for which it received payment but which did not affect the **bank**'s capital resources.

The German Federal Authority for the Supervision of **Banks** apparently **viewed** this form of financing critically and is said to have recommended that this type of...

23/3,K/90 (Item 71 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00756359 94-05751

Success through people

Anonymous
Credit Management PP: 21 Sep 1993
ISSN: 0265-2099 JRNL CODE: CRM

...ABSTRACT: is private healthcare in which the company has the largest share of private hospitals as **clients**. The company has developed its own proprietary credit management software to link directly with **clients** 'computerized sales ledgers. The system can automatically initiate **debt recovery** proceedings and generate reports of action and **progress** on each account. The most important element in the company's approach, according to Graham...

23/3,K/91 (Item 72 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00753848 94-03240

Late payment initiatives

Barry, Michael
Credit Control v14n7 PP: 13-18 1993
ISSN: 0143-5329 JRNL CODE: CRT
WORD COUNT: 1507

...TEXT: the supplier's inability to resolve disputes promptly.

There are, of course, cases where a **customer** raises spurious **queries**. If they can be shown to be spurious, then the supplier must take action to **recover** the **debt**.

(2) Late payment "hot lines"--As a taxpayer, I am not convinced that some of...

... extract money from people who do not have it. The question is: how does a **debtor**, with no assets and no money, manage to get credit in the first place?

Most of the problems encountered in taking legal action to **recover** a **debt** arise at the **stage** at which the credit was granted. The **customer** does not know the Terms. The supplier does not know whether the **debtor** is a sole trader, a partnership, or a limited company. If the claim is disputed...

23/3,K/92 (Item 73 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00749766 93-98987

Banks in bondage

Silzel, Wayne W
Mortgage Banking v53n11 PP: 43-50 Aug 1993

ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 3057

...TEXT: notes during a recovery period? What's perhaps most puzzling is this question: How can **banks** be reporting **record** earnings when their loan portfolios are so heavily committed to low-yielding Treasury **debt** ?

Typically, **recovery** is characterized by an increase of loans to private industry. As confidence builds, employers seek...

23/3,K/93 (Item 74 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00728562 93-77783

Switzerland

Vischer, Bernard; Jeanrenaud, Yves
International Financial Law Review Transnational Litigation Supplement
PP: 33-37 Aug 1992
ISSN: 0262-6969 JRNL CODE: IFL
WORD COUNT: 3535

...TEXT: Statute on Debt Collection and Bankruptcies of 1888. The courts are only involved at certain **stages** of the proceedings and consider difficult questions or issues of substantive law.

The procedure begins with the notification on the **debtor** of a payment order through the **Debt Collection** Office. The **debtor** can raise opposition to it by a mere declaration to that effect, within a period...

23/3,K/94 (Item 75 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00724355 93-73576

Directors' Personal Liability to Creditors for Company Debts

Trethowan, Irene
Australian Business Law Review v20n1 PP: 41-77 Feb 1992
ISSN: 0310-1053 JRNL CODE: ABU
WORD COUNT: 18632

...TEXT: satisfactory jurisdictional basis on which to found a duty owed by directors directly to company **creditors**. A shareholder's interest in the company to whom the director owes his duty is proprietary. Traditionally a **creditor**'s right to **recover** a **debt** from the **company** is seen as a personal contractual right; arguably the right could be **viewed** as proprietary when the company is actually in liquidation: a right to receive a ratable...

... by the director to the creditor--is, in the writer's opinion, doubtful. A contrary **view** was taken, however, in Kinsela v. Russell Kinsela where Street C.J. stated that creditors...

23/3,K/95 (Item 76 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00699386 93-48607

A new market in an old world: International collections

Kenney, Martin S; Rubin, David A; Franklin, David; Rodrigo, Bermeo R; et al
Commercial Law Bulletin v8n2 PP: 13-34 Mar/Apr 1993

ISSN: 0888-8000 JRNL CODE: CLL

WORD COUNT: 15123

...TEXT: admitting any further proof. Only a brief from each party will be considered. In this **stage** , or if the debtor does not reply to the complaint, an auction procedure for sale of the goods from the **debtor** is started. With the monies collected from the auction the plaintiff is paid.

By means of this procedure a **debt** can be **collected** in about three years, depending on many contingent circumstances.

If the **debtor** does not have belongings, movable or real estate, a procedure for bankruptcy is started.

Oral...

23/3,K/96 (Item 77 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00687256 93-36477

How to choose a collection agency - Part 1

Bridgland, Brian

Credit Control v14n1 PP: 19-22 1993

ISSN: 0143-5329 JRNL CODE: CRT

WORD COUNT: 1259

...TEXT: instalments. At the end of the call, they end up with a commitment from the **debtor** .

The psychological impact of a credit referencing agency **collecting** a **debt** is so great that **debtors** often pay on an agency's first approach. Credit referencing agencies hold account information on their **databases** and, whilst a **debtor** does not mind you knowing that he is a slow payer, he does not want...

23/3,K/97 (Item 78 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00647250 92-62190

Bankruptcy - The End of the Line?

Boothe, Stephen

Australian Accountant v62n9 PP: 23-24 Oct 1992

ISSN: 0004-8631 JRNL CODE: AAA

WORD COUNT: 1078

...TEXT: as serious illness or advanced age.

After execution of a deed or deeds, no provable **creditor** may take legal action for **recovery** of **debts** , so it is not surprising that the arrangement requires the formal approval of the **creditors** . Furthermore, it is always prudent to contact the major **creditors** before any such meeting to obtain their **views** on the debtor's offer, allowing a variation

of the terms of the proposal.

The...

23/3,K/98 (Item 79 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00645753 92-60693
Unenforceable Judgments
Goldring, Jeremy
Credit Control v13n7 PP: 7-15 Jul 1992
ISSN: 0143-5329 JRNL CODE: CRT
WORD COUNT: 2875

...TEXT: charged in some other way do not form part of the estate available to unsecured **creditors**. As this will substantially reduce the likelihood of an unsecured judgment **creditor recovering** all his **debt**, it is always prudent to attempt to discover (by company **search** or investigation) the extent to which the **debtor**'s assets are secured.

EXECUTION AGAINST OVERSEAS ASSETS

What can a judgment creditor do, where...

23/3,K/99 (Item 80 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00645745 92-60685
Assessing Credit Risks
White, Chris
Credit Control v13n5 PP: 19-21 May 1992
ISSN: 0143-5329 JRNL CODE: CRT
WORD COUNT: 777

...ABSTRACT: follow a number of guidelines. The first is to check all information on all potential **customers**. The 2nd guideline is to put the credit policy in writing for all potential **customers**. The 3rd guideline is to consult a reputable **debt recovery** agency, if the previous steps fail. Timely collections and sorting out cash collection in the early **stages** of the sales cycle can reduce the drain on resources, lessen the need for bank...

23/3,K/100 (Item 81 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00636982 92-51922
Debt Recovery - The Law Is an Asset!
Hawkins, Fenella
Management Accounting-London v70n7 PP: 54 Jul/Aug 1992
ISSN: 0025-1682 JRNL CODE: MAC
WORD COUNT: 1119

...ABSTRACT: costs amounting to the debt being pursued is lower in the County Court. The first **stage** in **debt recovery** is the serving of a

summons or writ to the **debtor** . From the date of service, the **debtor** has 14 days to: 1. pay the debt, 2. ask for time to pay the...
...TEXT: in the county courts deal on average with 1.25 million warrants of execution against **debtors** ' goods annually;

* 60 per cent of all **debt - recovery** actions are brought by large commercial or public bodies.

In order to **progress** your case as quickly as possible, an in-depth knowledge of the legal system as...

23/3,K/101 (Item 82 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00636980 92-51920

Cash-Based Accounting: An Approach

Simpson, Terry

Management Accounting-London v70n7 PP: 46-48 Jul/Aug 1992

ISSN: 0025-1682 JRNL CODE: MAC

WORD COUNT: 1526

...TEXT: as these payments are recorded against bank and trade creditors accounts only.

Likewise, sales invoices **record** a credit to revenue or billings within the activity and a debt to **debtors** in the balance sheet. Again, under the traditional accruals approach the individual activity will never be aware of the **collection** of the **debt** , the accounting entries being to the company **bank** and **debtors** accounts only.

Clearly, what is required is an accounting approach where revenue can be recognised...

23/3,K/102 (Item 83 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00631767 92-46707

Call the Sheriff! Expedite Collections on Your Next Bad Account

Ring, Robert A.

Business Credit v94n8 PP: 30 Sep 1992

ISSN: 0897-0181 JRNL CODE: CFM

WORD COUNT: 942

...ABSTRACT: states have a special statute that permits a creditor to direct sheriffs to seize a **debtor** 's assets by a writ of attachment after a suit is filed. A prejudgment writ of attachment is an inexpensive and expedient way to **collect** a **debt** . In order to file a prejudgment writ of attachment, it is essential to know the legal **status** of the **debtor** . To obtain a writ of attachment, the creditor must file a lawsuit against the debtor...

23/3,K/103 (Item 84 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00605412 92-20515

Restructuring Outstanding Debt at a Discount: Retiring Debt with Issuer's Stock

Sair, Edward A.

Corporate Controller v4n4 PP: 60-64 Mar/Apr 1992

ISSN: 0899-0174 JRNL CODE: COP

WORD COUNT: 3160

...TEXT: creditor has reasons to accept an equity interest. A creditor may be interested in shareholder **status** for the upside potential or may want a voice in managing the business. Possibly, a **creditor** faces the choice of either the business or a limited **recovery** of its **debt**. The growth potential of the business may be more desirable than the immediate small recovery. If the **creditor** wants to retain some priority over the common shareholders, but still desires some upside potential...

23/3,K/104 (Item 85 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00592932 92-08105

Credit Control the Hard Way (Part 1)

Archer, Gordon

Credit Management PP: 47-48 Dec 1991

ISSN: 0265-2099 JRNL CODE: CRM

...ABSTRACT: the supervisor makes light of JR's inquiries, the account clerk presents data on credit **status** reports showing that business is being done at levels far above the actual net worth of the **customers**. JR discovers that the credit control function is a tardy uncoordinated **debt collection** service controlled by an accounts dominated procedure with an objective of balancing the books on...

23/3,K/105 (Item 86 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00569521 91-43872

Federal Trade Commission Developments in Consumer Financial Services

Noonan, Jean; Buffon, Kathleen V.; LeFevre, John

Business Lawyer v46n3 PP: 1093-1111 May 1991

ISSN: 0007-6899 JRNL CODE: BLW

...ABSTRACT: credit-granting process. To promote that result, ECOA and Regulation B impose certain notification and **record** retention requirements on **creditors**. The FTC is aware of concern about unfair, deceptive, and abusive collection practices on the part of **debt collectors**. The FTC is trying to reduce credit repair fraud by accelerating its case selection and...

23/3,K/106 (Item 87 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00551289 91-25647

Ancillary Services for Commercial Lawyers: Part I

Wendt, Nina

Commercial Law Bulletin v6n2 PP: 12-16 Mar/Apr 1991
ISSN: 0888-8000 JRNL CODE: CLL

...ABSTRACT: the ability and the experience to know when to accept a bid. Skip tracers locate **debtors**, retrieve public documents, and assist in **collecting debts** or judgments. Arranging for skip tracing services is a mutual **search** for trustworthiness and professionalism. Liquidators are used when selling the physical assets of a business...

23/3,K/107 (Item 88 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00543847 91-18192

Chapter 11 Bankruptcy

Owens, Thomas

Small Business Reports v16n4 PP: 49-58 Apr 1991
ISSN: 0164-5382 JRNL CODE: SBR

...ABSTRACT: to continue operations under court scrutiny while developing a reorganization plan. Most important, it prevents **creditors** from commencing or continuing attempts to **collect** prebankruptcy **debts** owed by the cash-poor **company**. This immunity is granted primarily through 2 protective elements included in the Federal Bankruptcy Code: the automatic stay and the debtor-in-possession **status**. A firm considering filing for Chapter 11 can greatly improve its chances of a successful...

23/3,K/108 (Item 89 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00481278 90-07035

Helping Debt-Laden Companies Face the 1990s

Anonymous

Executive Briefing PP: 6-7 Dec 1989
ISSN: 0898-7912 JRNL CODE: EXB

...ABSTRACT: Such companies need a restructuring of their debt. This requires the joint efforts of the **lenders**, **debtors**, and an independent party that can provide an objective evaluation of what the **company** can carry in terms of **debt**. Generally, a **recovery** plan involves 4 **stages**: 1. Develop a short-term plan to preserve cash. 2. Evaluate alternatives relating to strategic...

23/3,K/109 (Item 90 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00449084 89-20871

Wheezes and Wrinkles in the County Court

Sharp, Anthony

Credit Management PP: 37-38 Apr 1989
ISSN: 0265-2099 JRNL CODE: CRM

...ABSTRACT: it has exhausted all reasonable means to reach a settlement with the debtor. It should **search** a **debtor**'s capability to pay. There is no reason to involve the expense of court action if there is no chance

of recovering the debt .

23/3,K/110 (Item 91 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00427070 88-43903
Collection Agencies Play Mr. Nice Guy
Enscoe, Dave
Target Marketing v11n7 PP: 45-46 Jul 1988
ISSN: 0889-5333 JRNL CODE: ZIR

...ABSTRACT: a magazine letterhead. In addition, agencies are able to increase collection rates by knowing which **debtors** to pursue and which to ignore. However, the chances of **recovering** a bad **debt** are much better while the debt is new rather than waiting until the final **stages** of delinquency before consulting an agency.

23/3,K/111 (Item 92 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00366019 87-24853
Export Credit Insurance
Williams, Melanie
Credit Management PP: 32-33 Jun 1987
ISSN: 0265-2099 JRNL CODE: CRM

...ABSTRACT: rate. Among the services that Cadex offers to exporters are: 1. export credit insurance, 2. **status** and market reports, and 3. political risk insurance. With Cadex, the policy manager visits **customers** regularly, and **debt collection** is linked to the claims procedure. The CAD service tries to maximize sales and minimize losses for **clients** .

23/3,K/112 (Item 93 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00273267 85-13700
Factoring - An Aid to Industry Growth
Taylor, Jane
Australian Accountant v55n1 PP: 75-76 Jan/Feb 1985
ISSN: 0004-8631 JRNL CODE: AAA

...ABSTRACT: major forms of factoring are available in Australia: 1. notification, where the factor maintains the **client** 's **debts** and effects **collections** , and 2. non-notification, where the **client** **collects** the **debt** and **customer** contact is left in the **client** 's hands. Australian factors with overseas affiliates can offer their **clients** a further competitive edge. Import and export factoring, very specialized facilities, provide **access** to major markets worldwide.

23/3,K/113 (Item 94 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00234894 84-13455

Speedy Action Aids Debt Recovery/Do-It-Yourself Legal Debt Recovery

Honess, James; Perry, R. G.

Rydge's v57n1 PP: 68-69 Jan 1984

ISSN: 0036-0511 JRNL CODE: RYD

...ABSTRACT: effective debt collection is to give the debt to a mercantile agent in the early **stages** . If this action is delayed for a few months, it is likely that the **debtor** will leave. In Australia, agents charge commission on accounts collected, plus out-of-pocket expenses. It is advisable to go to a professional **collector** for **debt collection** . The Institute of Mercantile Agents Ltd. has nearly 300 members from which to choose. It...

23/3,K/114 (Item 95 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00172519 82-14080

NCFA's Collection Code

Smith, Frances B.

Credit v8n3 PP: 26-27 May/Jun 1982

ISSN: 0097-8345 JRNL CODE: CRE

...ABSTRACT: the FDCPA, and the code's goal was to show the same concern for a **customer** 's past due account as had been shown at the account's opening. Strong emphasis was and is placed on **monitoring debt collection** practices to insure compliance with the principles of FDCPA. The importance of **monitoring** was brought out in Congressman Annunzio's additional comment that if numbers of complaints against...

23/3,K/115 (Item 96 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00158584 82-00145

Bank's Net Investment Links 600 Offices

Anonymous

Computerworld v15n48 PP: 25 Nov 30, 1981

ISSN: 0010-4841 JRNL CODE: COW

ABSTRACT: Security Pacific National **Bank** handled its **debt collections** manually at each of its 600 branch offices, and loan information was widely scattered. The **bank** decided to centralize all collections to 6 regional adjustment centers, which would communicate with a central system and **data base** . They wanted a system with reliability, data base management, and modular expandability, and they selected...

23/3,K/116 (Item 97 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00128034 80-22086

Collection Letters: How To Use Them Effectively

Winston, Arthur

Direct Marketing v43n6 PP: 148-156 Oct 1980

ISSN: 0012-3188 JRNL CODE: DIM

...ABSTRACT: 5. credit checking. Steps a business can use to collect accounts include: 1. dunning, 2. **customer** relations, 3. letters, 4. outside agent, and 5. **monitoring** an outside agent. Other efforts include governmental control, and **debt collection** practices. **Collection** letters should be sent after statements have been sent. Types of collection letters include: 1. notice, 2. **customer** relations, 3. collection letter, and 4. final notice. The letter should be businesslike, and direct
...

23/3,K/117 (Item 98 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00030422 75-08845
CONSUMER CREDIT IN THE 94TH CONGRESS
BADDERS, DONALD L.
CREDIT WORLD V63 N10-11 PP: 13-15 JULY-AUG. 1975
ISSN: 0011-1074 JRNL CODE: CW

...ABSTRACT: REPRISALS FOR TECHNICAL NONCOMPLIANCE. PROPOSED REGULATIONS WOULD AFFECT CREDIT SCORING ON THE BASIS OF MARITAL **STATUS**, REASONS FOR DENYING CREDIT, ALIMONY AND CHILD SUPPORT PAYMENTS, RECORDKEEPING, BILLING, AND CREDIT PRACTICES SUCH AS CREDITING THE **DEBTOR** WITH THE FAIR-MARKET VALUE OF ANY PROPERTY RETAKEN AND PROHIBITING THE **CREDITOR** FROM CONTACTING ANYONE OTHER THAN THE **DEBTOR** IN THE COURSE OF **COLLECTING** A **DEBT**. IT IS IMPORTANT FOR THE INDUSTRY TO TAKE AN INTEREST IN THE LEGISLATIVE PROPOSALS THAT...

23/3,K/118 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06033295 Supplier Number: 53477192 (USE FORMAT 7 FOR FULLTEXT)
Today's News.
American Banker, v163, n245, pNA
Dec 28, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 314

... underwriting with the same software that is used by some of the largest U.S. **banks**. Page 8

CARDS
Commercial Financial Services, the Oklahoma company that convinced many people it was safe to swim in the waters of subprime **debt collection**, now seems to be drowning. Page 9

MARKET MONITOR
J.P. Morgan's bonds may suffer if other ratings agencies follow the lead of...

23/3,K/119 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05792107 Supplier Number: 50282571 (USE FORMAT 7 FOR FULLTEXT)
IMA and PaylinX Announce Product Integration and Co-Marketing Agreement.

Business Wire, p09021231
Sept 2, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 976

... will provide significant financial benefits for businesses, including improved cash flow, enhanced inventory turnover and **collections**, reduced bad **debt** and fraud loss. In addition, by having online **access** to transaction history, administrative efficiencies and **customer** satisfaction levels are increased.

The PaylinX Payment **Server** (TM) supports transactions originating through the call center, web, interactive voice response (IVR), point-of...

23/3,K/120 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05753255 Supplier Number: 50237141 (USE FORMAT 7 FOR FULLTEXT)
LDP SUBMITS BANK-RESCUE LEGISLATION AMID SKEPTICISM
JEI Report, v1998, n30, pN/A
August 7, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newsletter; Trade
Word Count: 1264

... one loan. The commission would sort out claims and encourage arbitrated resolutions of disputes.

* Allow **debt - collection agencies** to act on behalf of **banks** and other **lenders**. This draft bill would give **banks access** to the expertise of loan-collection companies but prevent overly harsh recovery tactics and any...

23/3,K/121 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05704766 Supplier Number: 50160047 (USE FORMAT 7 FOR FULLTEXT)
LONDON BRIDGE BRINGS CREDIT RISK SOFTWARE TO U.S. MARKET
Credit Risk Management Report, v8, n13, pN/A
July 13, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newsletter; Trade
Word Count: 355

... HWP] (UNIX/Oracle) computers as well as IBM System/390 mainframes using the IBM DB2 **database**. Programming for Debt Manager can be defined by the **customer**, and is intended to achieve the optimum **collection** of **debts** at the minimum cost.

U.S. Expansion Desired
London Bridge's next goal is to...

23/3,K/122 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

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05578219 Supplier Number: 48446233 (USE FORMAT 7 FOR FULLTEXT)
ATM: CFS Selects Bay Networks for ATM Backbone; Leading-Edge Program
Provides Instant Access to Critical Financial Information
EDGE, on & about AT&T, pN/A
April 27, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 601

... Millenium Project has also involved rewriting proprietary software applications to take advantage of a distributed **client / server** base that includes multiple clustered servers to balance the workload among employees.

"With Bay Networks' networking solution, CFS has transformed the process of **collecting debt**," said Horrocks. "We are now able to keep pace with changing technology to meet our..."

23/3,K/123 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05162044 Supplier Number: 47877642 (USE FORMAT 7 FOR FULLTEXT)
Corporate Profile for Cypress Financial Services Inc., dated 8/1/97.
Business Wire, p08011077
August 1, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 337

... 47 of the 50 states throughout the country. Its business is derived from two sources: **debt collection** for business **clients** on contingency, and the purchase and collection of discounted bad debt credit card portfolios. The current **database**, representing its contingency **collection debt**, contains over 1.2 million accounts representing over \$500 million of debt and an additional...

23/3,K/124 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

05128839 Supplier Number: 47829538
New rules to tackle unfair practices
HK Standard, p2
July 12, 1997
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...costs without their consent. It also provides long and detailed guidelines on the use of **debt collection agencies** by **banks**. Lastly, the Code will further enhance the transparency and quality of banking services in Hong...

...takes effect on 14 July and a survey will be conducted in six months to **monitor** compliance with the code. It is subject to review at least every two years. * ...

23/3,K/125 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05109299 Supplier Number: 47500767 (USE FORMAT 7 FOR FULLTEXT)
**Penguin Books Brings Racketeering Complaint Against Former Employee;
Company Also Reaches Restitution Agreement with Outside Collection Agent**
PR Newswire, p0630NYM048
June 30, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 654

... The company said the scheme, which was initiated by Galatro, had four main parts:

1) **Customer debts collected**
by the collection agent were fraudulently
retained by him, while Galatro deceived Penguin as to the
status of
the
debt.

2) Checks diverted by Galatro to the collection agent were cashed by...

23/3,K/126 (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

05075386 Supplier Number: 47451051 (USE FORMAT 7 FOR FULLTEXT)
COLLECTION: Bankruptcy Rule Fells Nonbanks
American Banker, p12
June 9, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 302

... Sears officials, who have acknowledged in a recent settlement that the company failed to file **debt - collection** agreements with the bankruptcy court for an undetermined number of credit card holders, said the problem could materially affect its 1997 earnings. No **bank** or retailer has more credit cards in circulation. And Sears **views** its card account base of 50 million cardholders as a significant contributor to its profits...

23/3,K/127 (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05012594 Supplier Number: 47360826 (USE FORMAT 7 FOR FULLTEXT)
2nd Late-Fee Suit Vs. TCI Starts in Md.
Maggi, Laura
Multichannel News, p16
May 5, 1997
Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade
Word Count: 386

... excessive late fee of \$5 - far more than the amount that the company spends to **collect** its **debts** . They also argued that the company's billing system is confusing, and it does not allow **customers** enough time to get their payments in.

Last fall, a jury awarded Washington cable **viewers** \$6.7 million in damages - around \$3.5 million in compensatory damages, and an additional...

23/3,K/128 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04981146 Supplier Number: 47317523 (USE FORMAT 7 FOR FULLTEXT)
Chief Judge Tauro Orders Nationwide Halt to Sears' Fraudulent Collection Practices, Reports U.S. Attorney's Office
PR Newswire, p0421NEM040
April 21, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 326

... agreed to by SEARS. The order requires that SEARS halt its nationwide unlawful practice of **collecting debt** from these **debtors** . In addition, SEARS is now required to conduct a nationwide review of its collection **records** and identify all **debtors** who have been victimized by the process, and conduct an accounting to determine how much...

23/3,K/129 (Item 12 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04871581 Supplier Number: 47165046 (USE FORMAT 7 FOR FULLTEXT)
Collecting from Delinquents
Goldstein, Linda A.; Roth, Marc S.
Response TV, p70
March, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 980

... or indirectly, debts owed or due another.'
The Act expressly excludes from the definition of **debt collector** any **creditor** collecting on its own accounts. **Creditors** were excluded from the Act's coverage because such persons are, as the legislative **record** observed, 'restrained [from engaging in viola five collection practices] by the desire to protect their...

23/3,K/130 (Item 13 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04653053 Supplier Number: 46845617 (USE FORMAT 7 FOR FULLTEXT)
EASYPHONE
Computer Telephony, p100
Nov, 1996

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 270

... predictive dialing modes.

Easyphone call-center management software has been deployed for such apps as **customer** service, account management services, tele-banking, product/service sales, **debt collection**, market surveys/research, lead generation/prospect qualification and cross selling.

Easyphone's open **client** / **server** architecture runs on UNIX using an IBM CallPath **server** to provide compatibility with a variety of software apps and switches. It's compatible with...

23/3,K/131 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04177031 Supplier Number: 46102001
London Scottish Bank - Company Report
Investext, p1-5
Jan 29, 1996
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:
...by 26%. Tables in report: Earnings Data 1994-96; Overview 1993-96; Gross Advanced To **Customers** 1994; Consumer Credit 1992-95; **Debt Collection** (Robinson Way) 1992-95; Reinsurance 1992-95; Results And Forecasts 1993-96
The INVESTEXT **database** offers the full text of this report online (RN=1697141). To order printed copies, CALL...

23/3,K/132 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03990912 Supplier Number: 45794791 (USE FORMAT 7 FOR FULLTEXT)
SERVANTIS GROWS WITH FINANCIAL EDI MORTGAGE AND CREDIT PACKAGES LEAD
EDI News, pN/A
Sept 18, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 828

... million.

Hardware Platform-IBM mainframes with an expansion to include As/400 and personal computer/ **client** - **server** systems.

Other Businesses-Remote processing using SSI software and consulting.
Applications-

- * ACH * Check Processing
- * Imaging * Home Banking
- * **Debt Recovery** * Mortgage
- * Leasing * Compliance
- * Securities FEDI Products-
- * FEDI-Originates ACH payment items from X12 data and...

23/3,K/133 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

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03989439 Supplier Number: 45792623 (USE FORMAT 7 FOR FULLTEXT)
**C.I. Mutual funds using FileNet Software to improve customer service;
FileNet announces plans to become leading document-imaging and work
management software supplier to the mutual fund industry; now marketing
customer service applications.**

Business Wire, p9181083

Sept 18, 1995

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 875

... its WorkPerformers available to other companies, allowing them to
speed the reseller partners, and other **customers** are developing
industry-specific WorkPerformers for applications such as life insurance,
loan origination, **debt recovery**, and healthcare.

C.I. currently has about 75 Microsoft Windows-based PC's running off
an IBM RISC System/6000 **server**. The company plans to have 150 users
on-line within the next two years.

Rapidly...

23/3,K/134 (Item 17 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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03863957 Supplier Number: 45544653 (USE FORMAT 7 FOR FULLTEXT)
**FIRST FINANCIAL MANAGEMENT CORPORATION ANNOUNCES AGREEMENT TO PURCHASE
EMPLOYEE BENEFIT PLANS, INC.**

PR Newswire, pN/A

May 15, 1995

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 425

... Services include merchant and consumer payment services (involving
credit cards, debit cards, checks and non **bank** immediate money
transfers); **debt collection**
and accounts receivable management; data
imaging, micrographics and electronic **data base** management; health
care claims processing and integrated management and cost containment
services; and the development...

23/3,K/135 (Item 18 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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03768513 Supplier Number: 45356568 (USE FORMAT 7 FOR FULLTEXT)
Trade Indemnity targets small exporters to non-OECD countries

International Trade Finance, pN/A

Feb 24, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 421

... the clearing banks are close to finalising details of the scheme,
which will give the **banks access** to TI's computerised policy management
system.

TI is also now offering **clients** a **debt collection** service -in addition to the service it already runs to reclaim monies for which it...

23/3,K/136 (Item 19 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03629630 Supplier Number: 45117399 (USE FORMAT 7 FOR FULLTEXT)
Intrum Justitia plans expansion in Europe
International Trade Finance, pN/A
Nov 4, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 582

... save on administration costs (and therefore on premiums or charges).

Intrum provides export clients with **status** reports on foreign buyers, arranges NCM credit limits and tries to ensure **clients** have all the correct documentation.

It also advises them on when to pursue overdue payments and itself carries out formal **debt collection** procedures once delays have reached a pre-set level.

All this should mean that, if...

23/3,K/137 (Item 20 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

03573552 Supplier Number: 45023653 (USE FORMAT 7 FOR FULLTEXT)
Europe gets tough on late payers
The Engineer, p18
Sept 29, 1994
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Academic
Word Count: 947

... on late payment at commercial rates to be an automatic right; accelerated legal procedures for **debt collection**; and a requirement for **debtors** to pay legal and administrative costs incurred by **creditors** in chasing bad debts.

Member states will have to report on **progress** made within two years. It is almost certain the commission will issue a directive forcing...

23/3,K/138 (Item 21 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

03566504 Supplier Number: 45012112 (USE FORMAT 7 FOR FULLTEXT)
Double count used for solvency
World Insurance Report, pN/A
Sept 23, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 578

... hardship will only be offered through referral by the FRD. The new

department will be **monitored** by a new Financial Recovery Committee chaired by Bernard Bradford, former head of **debt recovery** at National Westminster **Bank** . Members will include Lloyd's chief executive Peter Middleton, finance director Stephen Hall, current hardship...

23/3,K/139 (Item 22 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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03467857 Supplier Number: 44842093 (USE FORMAT 7 FOR FULLTEXT)

European payments service started by French and German banks

International Trade Finance, pN/A

July 15, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 359

... system to other European countries shortly. In addition, the range of services offered will be **progressively** extended. At first this move will cover France and Germany only, and the additional services to be introduced will include **debt collection** procedures, **bank / customer** teletransmission of information and instructions, and automatic cash dispenser operations.

The ultimate aim of the...

23/3,K/140 (Item 23 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

03443427 Supplier Number: 44800497 (USE FORMAT 7 FOR FULLTEXT)

GAZELLE ANNOUNCES THE RELEASE OF "COLLECT-A-DEBT," THE SOFTWARE SOLUTION FOR AUTOMATING THE COLLECTION OF OVERDUE ACCOUNTS

News Release, pN/A

July, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 592

... checks the date and

prints the right letter at the right time for the right **customer** .

4. COLLECT! You know the old saying, "the squeaky wheel gets the grease.

Now, just watch the mail for those checks to start coming in.

Collect -a- debt automates the entire collection process, providing the user with:

y Automated debtor tracking	y Rapid Debtor Search
y Automated letter printing	y Payment Kistory
y Automated flag/tickler system	y Calendar of...

23/3,K/141 (Item 24 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

03388886 Supplier Number: 44706577

Australia And New Zealand Banking Group - Company Report

Investext, pl-18

May 26, 1994

Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...by Udovenya, K.

Australia and New Zealand Banking Group's 1H:94 results demonstrated sound **progress** on bad debts and solid growth in operating income (helped by a one-off A\$61 million **debt recovery**). The **bank** has yet to control its operating costs, which puts it at a substantial competitive disadvantage...

23/3,K/142 (Item 25 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

03377756 Supplier Number: 44687213 (USE FORMAT 7 FOR FULLTEXT)

Guidelines reassurance

Travel Trade Gazette UK & Ireland, p15

May 18, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 100

... public should not pay for travel until their return from holiday would turn agents into **debt collectors**, warned Geoff Wilson (Cardiff Wales Airport Holiday Shop).

He **queried** whether operators or agents would be responsible for pursuing **debtors**.

'It is a ridiculous scenario,' said Mr Wilson.

23/3,K/143 (Item 26 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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03232358 Supplier Number: 44439095 (USE FORMAT 7 FOR FULLTEXT)

Abu Dhabi Boom & UAE Economy At Record High

APS Review Downstream Trends, v42, n6, pN/A

Feb 14, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1029

... This forced some of the UAE banks to merge. Others were compelled by the Central **Bank** to set aside large parts of their profits for provisions to cover losses from bad and doubtful debts. **Banks** have now **recovered** from bad **debts** but the crisis remains fresh in their minds. It has made them more careful in the loan business.

Most UAE **banks** are expected to make **record** profits in 1993, due to a decline in interest rates on deposits and a surge...

23/3,K/144 (Item 27 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

03086922 Supplier Number: 44205611 (USE FORMAT 7 FOR FULLTEXT)

Manufacturers' reps help mind the 'store'

Aftermarket Business, p82

Nov 1, 1993

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 1742

... The top five functions selected as better serving a customer's interest were inventory counting, **customer** training, **customer** complaints, store resets and **customer** sales meetings. The top five functions **viewed** as better serving the manufacturer in its business operations were **debt collections**, establishing new accounts, manufacturer sales meetings, competitive research and trade shows.
This group of sales...

23/3,K/145 (Item 28 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

02550281 Supplier Number: 43380631 (USE FORMAT 7 FOR FULLTEXT)
Digital Introduces CallCenterPLUS Solutions Packages
News Release, p1
Oct 19, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 794

... Collections System

The CallCenterPLUS Collections System is designed to enhance the efficiency and effectiveness of **debt - collection** personnel. It enables reports, **customer records**, and other information sources to be maintained on collection departments' computer **databases** and made readily available at collection agents' desktops. As calls are placed or received, the...

23/3,K/146 (Item 29 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

02488646 Supplier Number: 43287419
First Financial Management Corp. - Company Report
Investext, p1-38
Sept 8, 1992
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...merchant credit card authorization, processing, and settlement; manufacture of data communications and information processing systems; **debt collection** and accounts receivable management; data imaging, micrographics, and electronic **data base** management; health and pharmaceutical claims processing, third party administration, and utilization review; and **financial institution** data processing. In addition, the company owns Georgia Federal Bank, the largest savings institution in...

23/3,K/147 (Item 30 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

02448408 Supplier Number: 43227205
First Financial Management - Company Report
Investext, p1-20
August 14, 1992
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...s services include: merchant credit card authorization, processing, and settlement; check authorization, verification, and guarantee; **debt collection** and accounts receivable management; data imaging, micrographics, and electronic **data base** management; **financial institution** processing; integrated health care management services; and the development and marketing of data communications and...

23/3,K/148 (Item 31 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

02372049 Supplier Number: 43114805 (USE FORMAT 7 FOR FULLTEXT)
Retail Cards by The Numbers
Credit Card Management, v0, n0, p9
July, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 574

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Like their **bank** card brethren, store card issuers are taking credit scoring beyond the new-accounts **stage** and into such diverse areas as purchase authorization, telemarketing, and **debt collection**.

23/3,K/149 (Item 32 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

02141626 Supplier Number: 42780371
NCO Offering Service To Speed Collections
American Banker, p3
Feb 27, 1992
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...late in being paid. NCO uses the tape for a day, returns it to the **bank**, and takes another for another round of **debt collection** calls. The staff of NCO gets support from a predictive dialing system that calls **debtors** automatically. When someone answers, the system links up with an NCO worker and the appropriate account **records** appear instantly on the computer screen.
...

23/3,K/150 (Item 33 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

01900519 Supplier Number: 42419019
First Financial Management Corporation - Company Report
Investext, p1-10
Oct 4, 1991
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...Financial Management is an information services company offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data. Services include: merchant credit card authorization; processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

23/3,K/151 (Item 34 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

01862729 Supplier Number: 42361872 (USE FORMAT 7 FOR FULLTEXT)
Closing riles suppliers: Owner is Mohr Ind.'s only secured creditor
Crain's Detroit Business, p3
Sept 15, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 905

... one of more than a dozen companies suing Mohr Industrial in Wayne County Circuit to **collect** unpaid **debts** . In the **view** of many of Mohr Industrial's **creditors** , this is no ordinary liquidation.
They are peeved that machines are still being rebuilt at...

23/3,K/152 (Item 35 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

01723450 Supplier Number: 42153014 (USE FORMAT 7 FOR FULLTEXT)
Computerized dialers help bill collectors dun debtors
Crain's Detroit Business, p19
June 16, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 671

... dialers can provide even more help, said Steven Roy, a software expert who computerizes large **debt - collection** agencies.
For instance, say a collector discovers that a **debtor** has moved. By tapping a computer **data base** , the collector can call up a list of the debtor's neighbors.
"He can call...

23/3,K/153 (Item 36 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

01678467 Supplier Number: 42086197 (USE FORMAT 7 FOR FULLTEXT)
Starting over from Top: Food company reborn with new name, look
Crain's Cleveland Business, p15
May 19, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 405

... Benchmark Services Inc. of Chicago, wanted to complete the asset sale last Sept. 20. The **creditors** expressed concern that the sale price was too low and they believed the sale would have left them with no way to **collect debts** owed by the seller. The **creditors** later agreed to the sale in an agreement submitted to Judge O'Neill after reviewing the firm's financial **records** .

"TFS is clean on the deal," said Norman Orr, a Troy, Mich., attorney who represented...

23/3,K/154 (Item 37 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

01667256 Supplier Number: 42069172
Hard-Nosed Bank Again In Court
Newsday, p49
May 9, 1991
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:
...was sued for \$250 mil by Metrofund for allegedly forcing it into bankruptcy. The mortgage **lender** 's suit is one of several brought against EAB, which has taken what many **view** as an unreasonably tough approach to **collecting** its **debts** According to Metrofund chrnm Robert Grossman, EAB demanded immediate repayment on a \$10 mil loan...

23/3,K/155 (Item 38 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

01557829 Supplier Number: 41907644
London Scottish Bank Plc - Company Report
Investext, pl-1
March 1, 1991
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:
...The core business of weekly collected credit is conducted through 107 branches serving 120,000 **clients** . The other main activity is consumer **debt collection** through its subsidiary Robinson Way which serves high street **banks** and credit card companies." (excerpt) Provides stock and financial data for 1990/91.
The INVESTEXT **database** offers the full text of this report online (RN=1106517). To order printed copies, CALL...

23/3,K/156 (Item 39 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

01489442 Supplier Number: 41805315 (USE FORMAT 7 FOR FULLTEXT)
**ZYTRON AND ENDATA MERGER COMPLETE UNDER NEW IDENTITY: FIRST IMAGE
MANAGEMENT COMPANY**

News Release, p1
Jan 21, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 687

... offers a broad range of data
processing and related services to a large and diverse **customer**
base.
It is a leader in data imaging, micrographics, electronic **data base**
services, **debt collection**, and health and pharmaceutical claims
processing, and is one of the largest merchant credit card...

23/3,K/157 (Item 40 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

01407664 Supplier Number: 41679203 (USE FORMAT 7 FOR FULLTEXT)
Hospital eyes growth amid lawsuits, budget woes
Crain's Detroit Business, p3
Nov 18, 1990
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 853

... Crain's Detroit Business. Both men, however, have filed suits
against the hospital, and court **records** contain many of their
allegations. Also, a disgruntled ambulance-company **creditor** - Whirlpool
Financial Corp. - is suing the hospital to **recover** a **debt** incurred by
the now-defunct ambulance company.

The complicated chain of events began in the...

23/3,K/158 (Item 41 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

01050779 Supplier Number: 41161753 (USE FORMAT 7 FOR FULLTEXT)
4 Korean Banks To Ease Loan Terms For Mexico, Philippines
Korea Economic Daily, pN/A
Feb 6, 1990
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 331

... 000 which account for 25 percent of its uncleared debts due from
that country, in **view** of bright prospects for **collection** of **debts**
from the Mexican government, the sources said.

The Korea Exchange **Bank** has decided to lower by 0.0625 percentage
point its lending rate on uncleared debts...

23/3,K/159 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

10163147 SUPPLIER NUMBER: 20146841 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Eye one Eastern Europe: with opportunity comes risks. (Eastern European food industry) (Editorial)

Byrne, Maureen

Food Engineering International, v22, n5, p55(4)

Oct, 1997

DOCUMENT TYPE: Editorial

ISSN: 0148-4478

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 2064 LINE COUNT: 00164

... market and decided to fill this need. After a long struggle wading through bureaucracy, the **search** for distributors and **customers** and **debt collection** difficulties, the company is now planning to build a manufacturing unit for the product.

Proving...

23/3,K/160 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

09658385 SUPPLIER NUMBER: 19419167 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Cool, calm and collecting. (effective debt collection)

Green, Carolyn

Canadian Banker, v104, n2, p10(1)

March-April, 1997

ISSN: 0822-6830

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 714 LINE COUNT: 00055

... and you have to find out the problems people have in managing their money."

Effective **debt collection**, says Grobisen, can only be done if the collector learns something about the **debtor**'s entire financial situation, with a **view** to counselling that person and helping him or her organize a feasible schedule to repay...

23/3,K/161 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

09096702 SUPPLIER NUMBER: 18862063 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Notice to Investors in Paracelsus Healthcare Corporation of Pendency of

Federal Securities Class Action Lawsuit Against Paracelsus Healthcare,

Manfred G. Krukemeyer, R.J. Messenger, and James T. Rush.

Business Wire, p11141397

Nov 14, 1996

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 817 LINE COUNT: 00069

... would likely be "adjustments relating to the use of reserves and recognition of certain bad **debt** expenses, **collection** expenses, and facilities closure costs;" and (3) the Company was reviewing the **status** of its compliance under its senior **bank** credit agreement. Trading in the securities of Paracelsus was halted on October 10, 1996.

The...

23/3,K/162 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09024097 SUPPLIER NUMBER: 18764438 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Class Action Suit Filed Against Paracelsus Healthcare Corp. and Its
Officers and Directors Alleging Misrepresentations and False Financial
Statements.**
Business Wire, p10110182
Oct 11, 1996
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 756 LINE COUNT: 00065

... would likely be "adjustments relating to the use of reserves and
recognition of certain bad **debt** expenses, **collection** expenses, and
facilities closure costs." The press release also revealed that the Company
was reviewing the **status** of its compliance under its senior **bank** credit
agreement. Trading in the securities of Paracelsus was halted. These
stunning announcements come less...

23/3,K/163 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

08867098 SUPPLIER NUMBER: 18418352
**An unholy trilogy: unresolved issues under the Federal Fair Debt Collection
Practices Act. (1996 Annual Survey of Consumer Financial Services Law)**
Lucas, Laurie A.; Harrell, Alvin C.
Business Lawyer, 51, n3, 949-956
May, 1996
ISSN: 0007-6899 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3927 LINE COUNT: 00316

... the Act would be to require the warning only in the initial
communication with the **debtor**. Requiring the warning in all
communications might result in harassment of the **debtor**, (44) and might
also impose an unnecessary burden on ethical **debt collectors**. (45)

In addition, the question of whether the warning needs to be included
in oral communications with the **debtor** is unresolved. At least two courts
have raised the issue but have declined to make a ruling. (46) This issue
should be **monitored** by **debt collectors** in order to avoid liability.
Until this is resolved, the prudent course of action appears...

23/3,K/164 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

08827851 SUPPLIER NUMBER: 18482316 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Tight rates put squeeze on margins. (Pakistani banking industry) (includes
related article) (MEED Special Report: Banking) (Industry Overview)**
Farren-Price, Bill
MEED Middle East Economic Digest, v40, n26, p33(3)
June 28, 1996
DOCUMENT TYPE: Industry Overview ISSN: 0047-7230 LANGUAGE:
English RECORD TYPE: Fulltext
WORD COUNT: 1724 LINE COUNT: 00140

... Ali Shah Bukhari. "But it is clear that there will be no sale until the **bank** is under proper management, expenses have been brought under control and there is better **progress** in bad **debt recovery**."

In the sector as a whole, the government's monetary policy had a negative impact on **bank** profits in 1995. The government raised discount rates in February and again in October while...

23/3,K/165 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

08051996 SUPPLIER NUMBER: 17141231
The very picture of wealth. (credit reference agencies offer on-line credit information)
Poynder, Richard
Financial Times, n32727, p10(1)
July 14, 1995
ISSN: 0307-1766 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: For example, Dun & Bradstreet, which holds some 45% of the UK commercial market, offers a **database** with data on 3.2 million UK firms. Information is gathered from sources including Companies House, **debt collection** services, management interviews and winding-up petitions. Such services allow **lenders** and potential suppliers of **customers** to check on companies' payment performance.

23/3,K/166 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07933846 SUPPLIER NUMBER: 17074326
Law change hits way shops chase debtors .(UK law on database information affects debt collection methods)
Marsh, Peter
Financial Times, n32647, p8(1)
April 10, 1995
ISSN: 0307-1766 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

Law change hits way shops chase debtors .(UK law on database information affects debt collection methods)

23/3,K/167 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07878357 SUPPLIER NUMBER: 16042380 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A methodological investigation of risk exposure of bank off-balance sheet loan commitment activities.
Hassan, M. Kabir; Sackley, William H.
Quarterly Review of Economics and Finance, v34, n3, p283(17)
Fall, 1994
ISSN: 1062-9769 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 6969 LINE COUNT: 00565

... BHC or bank. Acquisitions or name changes of banks have been confirmed from Moody's **Bank** and Finance Manual in order to maintain continuity in data collection.

The risk-free rates of Treasury securities identical in maturity to each BHC noncallable **debt** were **collected** from Moody's Bond **Records** . The risk premium of each issue of BHC noncallable debt is simply the difference between...

23/3,K/168 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07692981 SUPPLIER NUMBER: 16688710
Taking the big step into small claims. (how to recover debts through county courts, part 1)
East, Jonathan
Electrical Contractor, v94, n2, p40(1)
Feb, 1995
ISSN: 0308-7174 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

ABSTRACT: At some **stage** in their business life, electrical contractors in the UK may have to resort to the small claims court to **recover debts** that **clients** have refused to pay. The type of court to use depends on the amount of...

23/3,K/169 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07669609 SUPPLIER NUMBER: 16578171 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Musical chairs. (mergers and acquisitions)(includes related article) (Deals of the Year)
Picker, Ida; Peltz, Michael; Carroll, Michael
Institutional Investor, v29, n1, p69(7)
Jan, 1995
ISSN: 0020-3580 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 5833 LINE COUNT: 00456

... plus Federated's option to buy the whole claim, discouraged other suitors.

Federated's senior **status** in the claims hierarchy allowed Tysoe to do what he calls a "recovery inversion" to win over other **creditors** to the retailer's plan. Prudential, with its significant senior claim, had the highest entitlement to **debt recovery** , and the insurer made it clear that it wanted 100 percent payment, not equity, for...

23/3,K/170 (Item 12 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07596246 SUPPLIER NUMBER: 15803131 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Chevy Chase bias case addresses branching policy alone for first time.
(Chevy Chase Federal Savings Bank F.S.B. discrimination in mortgage lending case)(includes related article on other mortgage discrimination cases)
Cocheo, Steve
ABA Banking Journal, v86, n10, p7(3)
Oct, 1994
ISSN: 0194-5947 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1552 LINE COUNT: 00124

... had to set up a special \$1 million loan fund.

* U.S. vs. Blackpipe State **Bank** --A variety of charges turned in part on the disputed impact of the unique **status** of Indian land and the ability to **collect debts** from borrowers living on reservations. The settlement included an agreement to set up a \$125...

23/3,K/171 (Item 13 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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07583067 SUPPLIER NUMBER: 15932416 (USE FORMAT 7 OR 9 FOR FULL TEXT)
TeleCheck Services Inc. acquires TeleCheck Payment Systems Ltd.
Business Wire, p12050037
Dec 5, 1994
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 504 LINE COUNT: 00044

... Services include merchant and consumer payment services (involving credit cards, debit cards, cheques and non- **bank** immediate money transfers); **debt collection** and accounts receivable management; data imaging, micrographics and electronic **database** management; health- care claims processing and integrated management and cost- containment services; and the development...

23/3,K/172 (Item 14 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07566589 SUPPLIER NUMBER: 16374102 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A case study for successful bankruptcy financing.
Lepak, Kathleen Z.
Journal of Commercial Lending, v77, n2, p26(6)
Oct, 1994
ISSN: 1062-6271 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2130 LINE COUNT: 00169

... debt at confirmation. It called for repayment of this debt as postpetition accounts receivable were **collected** until the **debt** was repaid in full. This process would not only limit the collateral pool available to SNB to **recover** its **debt** but also deny the **bank access** to postconfirmation collateral if postpetition accounts proved insufficient to repay the debt.

The figure on...

23/3,K/173 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07558808 SUPPLIER NUMBER: 16378540 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Hewlett-Packard unveils CICS for Series 9000; enables mainframers to integrate Unix systems. (CICS/6000) (Product Announcement)
Computergram International, CGI09280015
Sept 28, 1994
DOCUMENT TYPE: Product Announcement ISSN: 0268-716X LANGUAGE:
ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 184 LINE COUNT: 00015

TEXT:

...F's current overdraft is said to be about #1.7m, against which it has **debtors** of about #2m. "While the directors of Maddox can make no comment on the **collectibility** of these **debts**, it is their **view** that any liability under the guarantee will be limited," the company said. Maddox says it...

23/3,K/174 (Item 16 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07474704 SUPPLIER NUMBER: 16146058 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Gerhard Varson has \$421,467, where is he? (unclaimed bank balances)
Cohen, Bruce
Financial Post, p12(1)
July 2, 1994
ISSN: 0015-2021 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1369 LINE COUNT: 00102

... Section, Comptroller's Department, Bank of Canada, 245 Sparks St.;
Ottawa, Ont. K1A 0G9.

The **bank** sells the microfiche set for \$124 plus sales tax and postage. It can be useful for estate lawyers, trust officers and **debt collectors**.

But be prepared for disappointment even if you get a hit on the **search**. There are lots of common names with incomplete addresses or none at all. Even if...

23/3,K/175 (Item 17 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07295453 SUPPLIER NUMBER: 15459492 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The telephone is not the only way to improve your credit collections.
(includes telephone techniques to avoid)
Arkin, Joseph
Air Conditioning, Heating & Refrigeration News, v192, n4, p4(1)
May 23, 1994
ISSN: 0002-2276 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 881 LINE COUNT: 00068

... are granting credit to applicants who are known to others (as shown by credit bureau lrecords, for instance) as slow pays or won't pays, how can you expect anything but poor **collections** and had **debt** losses?

* Are you making sure that each applicant and present **customer** clearly understands your credit terms?

You have to spell out clearly the terms under which...

23/3,K/176 (Item 18 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06814150 SUPPLIER NUMBER: 14561101 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Late payment of bills is driving small businesses into an early grave.
(Eurotrends) (Column)
Mason, Joanne

International Management, v48, n8, p16(1)

Oct, 1993

DOCUMENT TYPE: Column ISSN: 0020-7888 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 829 LINE COUNT: 00064

... invoices, small businesses are often loath to put pressure on what might be a key **customer**. And while **access** to the courts is relatively straightforward in most countries, legal proceedings consume more money and management time. Finally, unless the court actually **collects** the **debt**, the **creditor** still has no guarantee that payment will be forthcoming.

Newly sensitive to considerations of subsidiarity...

23/3,K/177 (Item 19 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

06755396 SUPPLIER NUMBER: 14562296 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Manufacturers' reps help mind the 'store.'

Steinhagen, Thomas R.

Aftermarket Business, v103, n11, p82(2)

Nov 1, 1993

ISSN: 0892-1121 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1763 LINE COUNT: 00154

... The top five functions selected as better serving a customer's interest were inventory counting, **customer** training, **customer** complaints, store resets and **customer0** sales meetings. The top five functions **viewed** as better serving the manufacturer in its business operations were **debt collections**, establishing new accounts, manufacturer sales meetings, competitive research and trade shows.

This group of sales...

23/3,K/178 (Item 20 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

06698582 SUPPLIER NUMBER: 14331271 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Platform version for loan systems. (CyberResources Corp. to use

International Business Machines Corp.'s platform) (Brief Article)

American Banker, v158, n166, p15A(1)

August 30, 1993

DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 128 LINE COUNT: 00011

... have been installed in institutions such as Bank of America, Citibank, Wells Fargo, National City **Bank**, and Liberty National **Bank**, Louisville.

CyberCredit is an automated on-line collections tracking system that generates reports and manages **records**. CyberRecovery is a **debt - recovery** application aimed at increasing charged-off debt recovery and reducing collection times. It lets the...

23/3,K/179 (Item 21 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

06687892 SUPPLIER NUMBER: 14218508 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Upstart N.J. entrepreneur challenges the credit counseling establishment.
(American Credit Alliance Inc. founder Alan Franklin) (Column)
Kutler, Jeffrey
American Banker, v158, n158, p16(1)
August 18, 1993
DOCUMENT TYPE: Column ISSN: 0002-7561 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1285 LINE COUNT: 00103

... in McLean. Va., then went into real estate development in Trenton and later into the **debt - collection** business, working for both GC Services and Integratec Inc.

Integratec had championed a "proactive" approach to recovering credit card loans, giving **debtors** relatively gentle nudges when still in the early **stages** of delinquency. Integratec gained an important endorsement this month when Equifax Inc. bought the six...

23/3,K/180 (Item 22 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06681626 SUPPLIER NUMBER: 14082496 (USE FORMAT 7 OR 9 FOR FULL TEXT)
More detailed reporting may be on horizon for financial institutions, FASB member says. (Anthony Cope of the Financial Accounting Standards Board)
International Bank Accountant, v93, n28, p3(1)
July 19, 1993
ISSN: 0959-955X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 639 LINE COUNT: 00050

... company. Lenders, however, are more interested in the legal entities of the company. Before a **bank** makes a loan, it has to know the divisions within a **company** that could affect **collecting** on the **debt**.

Despite the release of the board's new standard on mark-to-market, Cope is...

23/3,K/181 (Item 23 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06468006 SUPPLIER NUMBER: 13834824 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Capital market tests of risk exposure of loan sales activities of large U.S. commercial banks.
Hassan, M. Kabir
Quarterly Journal of Business and Economics, v32, n1, p27(23)
Wntr, 1993
ISSN: 0747-5535 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 7502 LINE COUNT: 00608

... are not callable. Acquisitions or name changes of banks have been confirmed from Moody's **Bank** and Finance Manual in order to maintain continuity in data collection.

The risk free rates of Treasury securities identical in maturity to each BHC noncallable **debt** are **collected** from Moody's Bond **Records**. The risk premium of each issue of BHC noncallable debt is the difference between the...

23/3,K/182 (Item 24 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06411958 SUPPLIER NUMBER: 13514763 (USE FORMAT 7 OR 9 FOR FULL TEXT)
KUWAIT: Downward economic adjustment expected in 1993.
MEED Middle East Economic Digest, v37, n5, p20(1)
Feb 5, 1993
ISSN: 0047-7230 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 938 LINE COUNT: 00074

... between 24 March 1991-14 December 1992.

NBK says that the purchase of local commercial **bank** loans by the state has given relief to the **banks**. However, little **progress** had been made by the middle of January in **collecting** outstanding **debts**. The total value of debts is KD 5,900 million (\$19,400 million). The total number of **debtors**, most owing less than KD 250,000 (\$820,000), is 9,548. "The implementation of...

23/3,K/183 (Item 25 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06395039 SUPPLIER NUMBER: 13438523 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Don't surrender to debt abusers: exercise your legal options. (Column)
Wallace, Doug; De Mayo, Richard
American Banker, v158, n27, p4(1)
Feb 10, 1993
DOCUMENT TYPE: Column ISSN: 0002-7561 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 525 LINE COUNT: 00043

... least 50%, compared with the volume-collections approach. It is always more effective for a **creditor** to be in the position of exercising viable options than to be issuing ultimatums.

Implementing a streamlined legal process to **recover debts** is, in many ways, the best method for resolving such matters.

The legal process is designed to allow **customers** to actively participate in the reinstatement of their credit **status**. It upholds each agreement more firmly and at a higher gross-return level than otherwise...

23/3,K/184 (Item 26 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06176399 SUPPLIER NUMBER: 13257342 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Some people just can't keep secrets. (use of databases in commercial-debt collection) (Industry Overview)
White, Todd
Los Angeles Business Journal, v14, n48, p1(2)
Nov 30, 1992
DOCUMENT TYPE: Industry Overview ISSN: 0194-2603 LANGUAGE:
ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1023 LINE COUNT: 00079

Databases have become giant probes in the hands of today's commercial- **debt** collector .

They ferret out data on Puget Sound holiday homes, Canadian bank accounts and Hollywood divorce-suit disclosures.
Quicker than ever before, a few strokes on a...

23/3,K/185 (Item 27 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06170610 SUPPLIER NUMBER: 12895082 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**FIRST HEALTH (FORMERLY ALTA HEALTH STRATEGIES INC.) ESTABLISHES NEW
SPECIALTY DIVISION TO DEVELOP NEW COST MANAGEMENT PRODUCTS**
PR Newswire, 1211DV001
Nov 13, 1992
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 447 LINE COUNT: 00040

... of data. Services include merchant credit card authorization, processing and settlement; check guarantee and verification; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care cost management services; and the development and marketing of data communications...

23/3,K/186 (Item 28 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06153456 SUPPLIER NUMBER: 12777255 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Software advises on delinquencies; American Management's program offers tips on how to collect. (American Management Systems)
Sullivan, Deidre
American Banker, v157, n190, p3(1)
Oct 1, 1992
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 396 LINE COUNT: 00032

ABSTRACT: New software from American Management Systems Inc uses behavior scoring techniques to predict if a **customer** is likely to pay back a delinquent loan. Such a statistical tool has been used in the process of granting credit, but its use to **collect debts** is of recent origin. **Banks** are able to classify accounts by probability of payment and tailor actions accordingly, thus permitting them to treat their better **customers** with sensitivity. The Strata software provides electronic **access** to credit bureau scores when needed.

23/3,K/187 (Item 29 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06144572 SUPPLIER NUMBER: 12715448 (USE FORMAT 7 OR 9 FOR FULL TEXT)
ALTA HEALTH STRATEGIES TO BECOME FIRST HEALTH; ALTA TO TAKE ON NEW NAME IN COMBINATION OF OPERATIONS WITH OTHER FPMC SUBSIDIARY
PR Newswire, 1030A7063
Oct 30, 1992
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 546 LINE COUNT: 00048

... of data. Services include merchant credit card authorization, processing and settlement; check guarantee and verification; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; data processing for **financial institutions** ; integrated health care management services; and the development and marketing of data communications and information...

23/3,K/188 (Item 30 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05925909 SUPPLIER NUMBER: 12566178 (USE FORMAT 7 OR 9 FOR FULL TEXT)
1992 update in the Federal Fair Debt Collection Practices Act. (Consumer Financial Services)
Lucas, Laurie A.; Harrell, Alvin C.
Business Lawyer, 47, n3, 1309-1317
May, 1992
ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4443 LINE COUNT: 00352

... debts on an occasional basis, the precise line of demarcation remains unclear. Accordingly, attorneys should **monitor** this litigation carefully if debt collection is a part of their practice. Attorneys **collecting** consumer **debts** , as well as **debt collectors** , also should remain aware of the Act's debt validation procedures and the prohibitions and restrictions on communications to **debtors** as these areas continue to comprise substantial FDCPA litigation. (1) 15 U.S.C. [subsection...

23/3,K/189 (Item 31 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05874881 SUPPLIER NUMBER: 12254533 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Time to refinance a mortgage? Here's how to decide.
Profit-Building Strategies for Business Owners, v22, n3, p17(2)
March, 1992
ISSN: 0889-9967 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1392 LINE COUNT: 00105

... items that normally would be included in your will or be found in your business **records** : real estate, **bank** and brokerage accounts, pension accounts, insurance policies in your name, jewelry, valuable **collectibles** , and **debts** owed you. With each item, include any pertinent **records** , the appropriate account number, name of account executive, other individual or **financial institution** who should be notified when you die, or other significant information.

Now list your liabilities...

23/3,K/190 (Item 32 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05802919 SUPPLIER NUMBER: 12046309 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Court asked to file last chapter on American Monitor. (Bankruptcy Court)
MacKenzie, Coral
Indianapolis Business Journal, v12, n44, p15(1)
Feb 10, 1992

ISSN: 0274-4929 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 403 LINE COUNT: 00033

... If granted, that motion would scuttle the terms of a plan for repayment of American **Monitor creditors** previously approved by the court, and all **l**creditors would be free to proceed to **collect** their **debts** as though the bankruptcy proceeding never existed, explained Diane Worland, special assistant U.S. Attorney...

23/3,K/191 (Item 33 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05428561 SUPPLIER NUMBER: 11194755 (USE FORMAT 7 OR 9 FOR FULL TEXT)
PNC'S CFC FINANCIAL SERVICES AND NABANCO ENTER PROCESSING AGREEMENT
PR Newswire, 0904P0323
Sept 4, 1991
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 450 LINE COUNT: 00039

... is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data. Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

23/3,K/192 (Item 34 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05213733 SUPPLIER NUMBER: 10922955 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Starting over from Top: food company reborn with new name, look. (sale of Top Food Services of Ohio to TFS Acquisition Corp.)
Bullard, Stan
Crain's Cleveland Business, v12, n19, p15(1)
May 13, 1991
ISSN: 0197-2375 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 416 LINE COUNT: 00031

... Benchmark Services Inc. of Chicago, wanted to complete the asset sale last Sept. 20. The **creditors** expressed concern that the sale price was too low and they believed the sale would have left them with no way to **collect debts** owed by the seller. The **creditors** later agreed to the sale in an agreement submitted to Judge O'Neill after reviewing the firm's financial **records**.

"TFS is clean on the deal," said Norman Orr, a Troy, Mich., attorney who represented...

23/3,K/193 (Item 35 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05077146 SUPPLIER NUMBER: 09721453 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Sanderson moves key Pick applications over to Unix.

Computergram International, n1585, CGI01080011

Jan 8, 1991

ISSN: 0268-716X

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 331

LINE COUNT: 00027

... a four to one advantage for Pick in terminal support), says that many of his **customers** are now asking for Unix, while still wanting **access** to the Pick applications. Core products for Sanderson include the Mailbrain mail order system, Minder **debt collection** package, Ambdev ambulance administration application, Distributor wholesale package and FMS financial management system. Sanderson is...

23/3,K/194 (Item 36 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

04919894 SUPPLIER NUMBER: 11257880 (USE FORMAT 7 OR 9 FOR FULL TEXT)

What have lawyers done for American business? The case of Baker & Botts of Houston.

Lipartito, Kenneth

Business History Review, v64, n3, p489(38)

Autumn, 1990

ISSN: 0007-6805

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 19221

LINE COUNT: 01582

... lawyers served as a major channel of credit for land mortgages through their seats on **bank** boards and through their own small but entrepreneurially important investments in land.(87) In early twentieth century Los Angeles, lawyers investigated claims, brokered mortgages, and **collected** rents and **debts**, providing them with information on which to base wise investments for themselves and for their **clients**.(88) If lawyers personally commanded only a small percentage of the capital needed for investment, they nonetheless had **access** to other sources. Many were appointed trustees for estates, which often gave them control over...

23/3,K/195 (Item 37 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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04812625 SUPPLIER NUMBER: 09448549 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Datapoint survives on European work.

Green-Armytage, J.

Computer Weekly, n1229, p9(1)

August 30, 1990

ISSN: 0010-4787

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 528

LINE COUNT: 00042

... an optional scripting package, Edge, from Coffman Systems, of California, Datapoint is now aiming at **debt collection** departments of **financial institutions**.

The system integrates control of telephony with simultaneous **access** to data sessions with **database** applications on a number of host computers.

The workstation is essentially a 3270, or VT200...

23/3,K/196 (Item 38 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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04802522 SUPPLIER NUMBER: 09309801 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Western Union service for overdue accounts resolving delinquent cards.
Seidenberg, John P.; Mseka, Ayo I.
Card News, v5, n15, p4(2)
August 13, 1990
ISSN: 0894-0797 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 967 LINE COUNT: 00078

... to make payments in a hurry. However, next-day delivery posed inherent drawbacks, in the **view** of some collection executives.

There are **debtors** who send checks only as a delaying tactic, said Walter Berthiaume, senior vice president of **Debt Collectors Inc.** (DCI), a Sugarland, Texas-based collection agency. The company's staff collects in excess of \$50 million annually for its financial services industry **clients**

DCI, which switched to Quick Collect at the beginning of this year, had been receiving...

23/3,K/197 (Item 39 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

04577904 SUPPLIER NUMBER: 08307032 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Pressure builds as services go private.
Thomlinson, David
Computer Weekly, n1206, p44(1)
March 22, 1990
ISSN: 0010-4787 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1342 LINE COUNT: 00112

... customer information system comprises a wide range of business functions using information from a central **customer** information **database**. These include the traditional functions such as meter reading, billing and **debt recovery**, but also include operations functions such as the management of service orders.

A service order may arise from a request for a utilities service, **customer** movement or a meter check, and will automatically update the customer **database**.

Of increasing importance will be the ability to provide comprehensive and flexible management information -- both...

23/3,K/198 (Item 40 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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04161114 SUPPLIER NUMBER: 07630960 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial systems and development. (overview of the World Development Report 1989) (the necessity of efficient financial systems in long-term development)
Finance & Development, v26, n3, p2(3)
Sept, 1989
ISSN: 0015-1947 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2592 LINE COUNT: 00223

... updated to support modern financial processes. Laws concerning collateral and foreclosure are poorly enforced. Because **collecting debts**

can be difficult, and because borrowers are hard to **monitor** and control, **lenders** are unwilling to enter into certain types of financial contracts. To increase the supply of...

23/3,K/199 (Item 41 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

03649524 SUPPLIER NUMBER: 06941303 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Are Germans playing it too safe? (stock market investment in West Germany)
(German Finance and Industry)
Jones, Rosamund
Euromoney, pSP2(5)
July, 1988
ISSN: 0014-2433 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1768 LINE COUNT: 00138

... instruments, both in shares and bonds, have still to be made effective. At present only **banks** can participate in the options market, and options and futures are considered to be covered by a law which states that gambling **debts** cannot be **recovered**.

That **view** must be changed before other participants can enter the market. Hopes remain high (as they...

23/3,K/200 (Item 42 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

03419511 SUPPLIER NUMBER: 06731947
International debt: progress and strategy.
Cline, William R.
Finance & Development, v25, n2, p9(3)
June, 1988
ISSN: 0015-1947 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: has been generally acknowledged. There is no present danger to the international financial system. Major **debtor** nations such as Brazil, Mexico, Chile, and Venezuela have made major **progress** toward **recovering** from the **debt** crisis of nearly six years ago. Still, **progress** on Latin American debt has not been enough to restore voluntary lending, and **banks** with large Latin American exposure will probably prefer to diversify their portfolios away from this...

23/3,K/201 (Item 43 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

02164617 SUPPLIER NUMBER: 03427219 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Factoring volume soars in first half.
Doherty, Bryan; Rutberg, Sidney
Daily News Record, v14, p20(1)
Sept 10, 1984
ISSN: 0162-2161 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1028 LINE COUNT: 00077

... Trust Co. a 20 per cent-plus volume increase at the yearend. Broadwell also said **collections** and bad **debts** were running at a

favorable rate.

Edward L. Boyd, president of BarclaysAmerican/Commercial, said that volume in the third quarter is still strong but **client** order backlogs are off a little. Delinquencies are still low and losses well below acceptable levels. "I anticipate a **record** year, certainly in volume and hopefully in profits. Our latest volume forecast for the year...

23/3,K/202 (Item 44 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

02037647 SUPPLIER NUMBER: 03218770 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Uncle Sam to deadbeats: we're on your tail.

Galloway, Joseph L.

U.S. News & World Report, v96, p51(2)

April 9, 1984

CODEN: XNWRA ISSN: 0041-5537 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT

WORD COUNT: 1242 LINE COUNT: 00098

... percent from 1982.

The nation's 94 U.S. attorneys spent 8.6 million to **collect debts** of 201.6 million, or a return of about \$24 for every \$1 spent. Says Smith: "You have to be impressed with the return."

Debtors getting message. Robert Ford, a Justice Department official who **monitors** the **debt - collection** program, says **debtors** are becoming aware that the government is getting serious. He adds that federal officials who...

23/3,K/203 (Item 45 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

01879238 SUPPLIER NUMBER: 02827223 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Render unto Caesars World.

Dun's Business Month, v122, p20(2)

July, 1983

ISSN: 0279-3040 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 274 LINE COUNT: 00021

... divition that "will develop foreign business"--read: lure sheiks and potentates to its gamblinghalls-- **monitor** the economic situation of individual countries to device who gets credit and also **collect** the **debts** that its international **customers** incur.

The pay-as-you-go basis "will only affect those people who are not...

23/3,K/204 (Item 1 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

02412754

HHL Financial Services - Regulation

S1 SEC Registration December 6, 1989 p. N/A

... the conduct of debt collection agencies, prohibiting practices comparable to those prohibited by the Fair **Debt Collections** Practices Act. The Company has established guidelines which comply with federal and

state requirements for employees engaged in communicating with **debtors** and **monitors** employee compliance.

Numerous states and certain other jurisdictions in which the Company conducts business, or...

23/3,K/205 (Item 2 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01633687

Big US Banks Seen Boosting Loan Reserves.

WALL STREET JOURNAL 3 STAR, EASTERN (PRINCETON, NJ) EDITION May 21, 1987
p. 2,181

... doubtful foreign loans. The stock market is expected to place a higher value on those **banks** with bigger reserves. Besides pressuring other big **banks** to follow its lead, Citicorp's action calls into question the idea that developing-country **debt** is **collectible**, and will likely make it more difficult for **debtor** countries to regain **access** to international lending markets, according to Cline. ...

23/3,K/206 (Item 3 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
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01546505

Computer system keeps the paper trail for Payco, nation's largest bill collector.

MILWAUKEE JOURNAL (WI) January 11, 1987 p. D;11

... 6.7% in the past 5 years. Management can track more easily which accounts are **progressing** and the computer system also gives the company an aura of professionalism which is important in dealing with **clients** such as department stores. In 1986, Payco received some \$1.6 billion in overdue accounts. On the average, some 30% of **debt** is **collected**.

23/3,K/207 (Item 4 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
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01166718

Phibro Files Suit Against 2 Mining Firms, 2 Banks.

AMERICAN METAL MARKET March 12, 1985 p. 2,71

... its Nonoc Mining successor, and the Developent Bank of the Philippines and the Philippine National **Bank**, 2 Philippine **banks** who acquired the mining firm in summer 1984. Trading house Philipp Brothers, who posted a **record** PP150 million **collection debt**, asked a regional court to attach the properties of Nonoc Mining, including nickel mining and ...

23/3,K/208 (Item 5 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
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00896423

FTC's proposed industrywide rule on credit practices draws opposition from 2 commission officials, who fear that the proposed rule would impose costs on consumers that would exceed its benefits.

Daily News Record April 18, 1983 p. 81

... a case-by-case basis. Among other things, the FTC's proposed rule would ban **creditors** from contacting 3rd parties about a debt, using wage assignments to collect **debts** and require that **debtors** pay **creditors** 'attorneys' fees. FTC feels that the record shows sizeable consumer injury where excessive fees are arbitrarily added to consumer debt and would...

23/3,K/209 (Item 6 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

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00835534

The Bankruptcy Reform Act of 1978 has not benefited credit managers, according to a survey of Equitable Adjustment Service (Totowa, NJ), a national commercial collection agency.

CASHFLOW Magazine November, 1982 p. 31,321

... are required to file such a petition, and if the court rules it unwarranted, the **creditors** must pay all costs involved. Only 25 percent of respondents noted an 'increased potential for recovery of debt' under the new Code. The major stumbling block, in the view of **creditors**, is that **debtors** are not meeting the required deadline for a plan of arrangement. Other survey results are...

23/3,K/210 (Item 7 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

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00746753

Redline Oil Services, an Esso Fuel distributor, has commissioned a minicomputer from Computer Design Systems (both UK), to facilitate oil distribution at Redline's 5,000 active units.

Petroleum Times March, 1982 p. 36

... on cash flow and cut the receivables period, by faster invoicing, prompt statements and efficient **debt collection**. A sales ledger systems guarantees up to date and easily referenced **customer records**, order details and management analysis statistics. Automatic updates occur daily, vs the previous 30 d...

23/3,K/211 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

01917582 SUPPLIER NUMBER: 18101666 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Has NWW spent its money like water? (North West Water's technology strategy) (Company Operations)

Collins, Tony

Computer Weekly, p4(1)

March 7, 1996

ISSN: 0010-4787

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1184

LINE COUNT: 00095

...ABSTRACT: 1995 implementation schedule, partly due to problems linking a US-based billing system with a **debt collection** system. NWW has also decided to retain its mainframe environment instead of the **client - server** architecture to which it had originally planned to convert. The utility had already bought some...

23/3,K/212 (Item 2 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

01451410 SUPPLIER NUMBER: 11238309 (USE FORMAT 7 OR 9 FOR FULL TEXT)
NEC America's OAI - **your new competitive edge. (open application interface)**
(NEC supplement) (includes related article on AMCOM Software's Integrated Attendant Workstation)

Leibowitz, Ed

Teleconnect, v9, n9, p66B(2)

Sept, 1991

ISSN: 0740-9354

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1222 LINE COUNT: 00099

... sent to an agent.

In predictive dialing applications, both the call and the caller's **datafile** are shunted to the agent automatically. **Debt collection** agencies and outbound sales organizations have benefited enormously.

4. The Ultimate OAI Beneficiary - Your **Customer**. In telemarketing environments, OAI applications can eliminate routine agent tasks like looking up **datafiles**. They can cut down on WATS time, because agents can respond to calls more quickly...

23/3,K/213 (Item 3 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

01419639 SUPPLIER NUMBER: 09401508 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Centrex leads the way for nationwide ISDN. (Integrated Services Digital Network) (includes related article on upgrading Centrex to ISDN and list of information sources)

Greenstein, Irwin

Networking Management, v9, n1, p42(6)

Jan, 1991

ISSN: 1052-049X

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3308 LINE COUNT: 00260

... end connectivity, and unfortunately that is going slower than we had hoped. But there is **progress** being made."

Alsaker is vice president of management and information for the American **Creditors** Bureau Companies (ACB) in Phoenix, Ariz. The nationwide **debt collection** agency has been among the leading ISDN users in U S West's territory. Through...

23/3,K/214 (Item 4 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

01317876 SUPPLIER NUMBER: 07955070 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Practice makes perfect. (Computers in the Law) (column)

Jones, Kate Lloyd
Which Computer?, p84(4)
Dec, 1989
DOCUMENT TYPE: column ISSN: 0140-3435 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2058 LINE COUNT: 00164

... and time recording (logging the amount of time spent on a particular job with a **view** to charging accordingly) have been around for some time. But these have been increasingly integrated with functions such as **debt collection** on behalf of **clients** and litigation support.

The Law Society offers recognition to suppliers of accounts and time recording, **debt collection** and conveyancing systems, but insists that this does not imply formal approval of their software...

23/3,K/215 (Item 5 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01288598 SUPPLIER NUMBER: 07060494 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Computerization, productivity, and quality of work-life. (social aspects of computing) (technical)
Kraut, Robert; Dumais, Susan; Koch, Susan
Communications of the ACM, v32, n2, p220(19)
Feb, 1989
DOCUMENT TYPE: technical ISSN: 0001-0782 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 12454 LINE COUNT: 01040

... to their peers, either globally or in specific domains such as their effectiveness in sales, **debt collection** or **customer** contact work (Table II, row 4).

The computerized **record** system was designed to increase service representatives' efficiency and to reduce their numbers. To a...

23/3,K/216 (Item 6 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01078414 SUPPLIER NUMBER: 00604970
Gov't Seeks to Bar \$140M in Storage Tek Financing.
Zipper, S.
Electronic News, v30, n1527, p1
Dec. 10, 1984
ISSN: 0013-4937 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: 1981 have not been calculated. The government says that the proposed financing plan elevates unsecured **creditors** above the federal government in regard to **debt collection**. Other reorganizational moves at **Storage Technology** are reported.

23/3,K/217 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03914030 Supplier Number: 50125650 (USE FORMAT 7 FOR FULLTEXT)
-ADB: ADB provides a package of us\$1.5 billion to address Indonesia's

reforms

M2 Presswire, pN/A

July 6, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 810

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...iii) strengthening the legal and regulatory framework. The Program requires an assessment of the financial **status** of banks and, where feasible, their restructuring. It entails strengthening of the supervisory capacity of **Bank** Indonesia and rationalizing of the supervision and regulation of nonbank **financial institutions**. It calls for improving the legal and regulatory environment to facilitate **debt recovery**. It requires improvements in accountability and transparency in both the public and private sectors, and...

23/3,K/218 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03889207 Supplier Number: 48499838 (USE FORMAT 7 FOR FULLTEXT)

BAY NETWORKS PROVIDES NETWORK INFRASTRUCTURE FOR CFS

Networks Update, v10, n6, pN/A

June 1, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 625

... Millenium Project has also involved rewriting proprietary software applications to take advantage of a distributed **client / server** base that includes multiple clustered servers to balance the workload among employees.

"With Bay Networks' networking solution, CFS has transformed the process of **collecting debt**," said Horrocks. "We are now able to keep pace with changing technology to meet our..."

23/3,K/219 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03881086 Supplier Number: 48483022 (USE FORMAT 7 FOR FULLTEXT)

OFWAT: Water watchdog calls for more attention to regional issues and government help with high bills

M2 Presswire, pN/A

May 14, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 821

... levels to reflect the wide regional variations in water bills.

ONCC has also reiterated its **view** that if household disconnection is banned, as proposed by the Government, the cost of alternative methods of **debt recovery** could lead to an increase in individual **customers'** debts.

This could cause the level of **customer** debt in the industry to rise, resulting, in time, in the rest of the customer...

23/3,K/220 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03868392 Supplier Number: 48440856 (USE FORMAT 7 FOR FULLTEXT)
BAY NETWORKS: CFS selects Bay Networks for ATM backbone
M2 Presswire, pN/A
April 24, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 812

... Millenium Project has also involved rewriting proprietary software applications to take advantage of a distributed **client / server** base that includes multiple clustered servers to balance the workload among employees.

"With Bay Networks' networking solution, CFS has transformed the process of **collecting debt**," said Horrocks. "We are now able to keep pace with changing technology to meet our..."

23/3,K/221 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03750364 Supplier Number: 48112103 (USE FORMAT 7 FOR FULLTEXT)
INDIAN GOVERNMENT: Finance Minister announces autonomy package for PSU Banks
M2 Presswire, pN/A
Nov 10, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1648

... around 3%. Bank Chairmen emphasised the need for arresting fresh inflows of NPAs and credit **monitoring** at all levels.

The steps taken to improve and revitalise the working of **Debt Recovery** Tribunals were discussed and **banks** were urged to make full use of these Tribunals in increasing the pace of recoveries. **Bank** Chairmen assured that they will set up separate Cells for following up cases in DRTs, appointing Standing Counsels and regularly **monitoring** the pace of disposal of suits filed by them. The experience gained by some banks...

23/3,K/222 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03699536 Supplier Number: 47983327 (USE FORMAT 7 FOR FULLTEXT)
DEPT OF ENVIRONMENT, TRANSPORT & REGIONS: Improvements proposed to Council Tax debt collection
M2 Presswire, pN/A
Sept 16, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 652

... of ways in which the current system might be improved. I look

forward to receiving **views** on our proposals."

Proposed changes include requirements that:

only certificated bailiffs may levy distress (i.e. remove a **debtors** goods) to **recover** council tax **debts** ; **debtors** should be given advance warning of the bailiffs involvement in the recovery process and of...

23/3,K/223 (Item 7 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03697908 Supplier Number: 47978068 (USE FORMAT 7 FOR FULLTEXT)

ORIGINAL LEVITZ LENDER BAILS AFTER BANKRUPTCY FILING

Bank Letter, v21, n36, pN/A

Sept 15, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 225

The company's recent filing may prove to be positive news for the **bank** debt holders, who stand a good chance of fully **recovering** their **debt** because of the loans secured **status** . The furniture store has been contending with declining sales over the last year, crimping its...

23/3,K/224 (Item 8 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03567106 Supplier Number: 47380769 (USE FORMAT 7 FOR FULLTEXT)

Bankers Urged To 'Redline' Alabama

Regulatory Compliance Watch, v10, n191, pN/A

May 12, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1059

... in a suit for a problem that might not otherwise have been discovered.

Very closely **monitor** the **lenders** collection department and third party **debt** **collectors** to be sure they are compliant with the with the Fair **Debt** **Collection** Compliance Act. This is underlined by the publicity Sears has received recently in connection with...

23/3,K/225 (Item 9 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03566520 Supplier Number: 47380011 (USE FORMAT 7 FOR FULLTEXT)

How Can Lenders Stay Out Of Court?

The Mortgage Marketplace, v10, n191, pN/A

May 12, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 559

... who don't inevitably are forced to defend litigation.

The lawyer also urged a close **monitoring** of the **lenders** ' collection department and third party **debt** **collectors** to be sure they

are compliant with the Fair **Debt Collection** Compliance Act. This is underlined by the publicity Sears has received recently in connection with ...

23/3,K/226 (Item 10 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02987060 Supplier Number: 46091370 (USE FORMAT 7 FOR FULLTEXT)
EQUIFAX EUROPE: New consumer credit payment statistics indicate brighter prospects for UK economy
M2 Presswire, pN/A
Jan 25, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 975

... 8% in the previous quarter. Evidently, the Mail order industry is exploiting the latest account **monitoring** and **debt collection** techniques to both improve the payment performance of its **customers** and reduce the number of accounts seriously in arrears.

Mobile Communications Finance Agreements - Qtr 4...

23/3,K/227 (Item 11 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02860176 Supplier Number: 45801549 (USE FORMAT 7 FOR FULLTEXT)
SERVANTIS MAKES CHANGES TO COMPETE IN HOME BANKING
Bank Automation News, v7, n18, pN/A
Sept 20, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 508

... Fargo. Hardware Platform: IBM mainframes with an expansion to include AS/400 and personal computer/ **client - server** systems.
Applications: ACH, check processing, imaging, home banking, **debt recovery**, mortgage software, leasing, compliance, securities.

Source: Servantis

While the Norcross, Ga.-based company has grown...

23/3,K/228 (Item 12 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02693283 Supplier Number: 45461581 (USE FORMAT 7 FOR FULLTEXT)
MANY GERMAN PRIVATE DETECTIVES OPERATE IN THE SHADOWS OF LEGALITY, BOOK SAYS
Week In Germany, pN/A
April 7, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 341

... wages. It is no surprise, according to Wenzel, that many turn crooked.

Detectives hired for **debt collection** are another major blemish upon the profession. Some, Wenzel explains, resort to intimidation and threats of violence, knowing that many **debtors** are too ashamed of their situation to file complaints against them.

In the **view** of both Wenzel and the Professional Association of German Detectives (Berufsverband Deutscher Detektive), stricter controls...

23/3,K/229 (Item 13 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02675330 Supplier Number: 45424542 (USE FORMAT 7 FOR FULLTEXT)

STREAMLINED WAY TO CHASE DEBTS WITH CREDIT CONTROL FROM ACCESS ACCOUNTING

M2 Presswire, pN/A

March 27, 1995

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 442

... Apple Macintosh and Windows-based PC users. The module now contains a new feature, Chase **Debtors**, which allowr, users to control the whole **debt collection** process from a single window.

The new window means that the user can build a list of **customers** who need chasing for money. **Searches** can be carried out on a number of criteria, such as customers over their credit...

...alongside the notes. Entries and updates are automatically date stamped, ensuring a concise history of **debt collection** activity for every **customer**.

A comprehensive drill down feature allows the user to explore the **customer's record** in more detail. This means that all outstanding transactions can be **viewed** instantly and printed if necessary. In addition, sales invoices can be reprinted on the spot...

23/3,K/230 (Item 14 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02666495 Supplier Number: 45404851 (USE FORMAT 7 FOR FULLTEXT)

EIS helps harness information flow

Business Computing Brief, pN/A

March 16, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1308

... do to help us meet our goals." The billing centres could influence the level of **debt** by efficient **collection**; the level of **customer** service, **monitored** by Ofwat (which measures the rate at which the water companies respond to billing or other **queries**; North West Water was rated as poor in 1993-94); and the overall efficiency of...

23/3,K/231 (Item 15 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02543002 Supplier Number: 45127141 (USE FORMAT 7 FOR FULLTEXT)

FILENET DEBUTS VISUAL WORKFLO AT DOCUMENT '94

M2 Presswire, pN/A

Nov 9, 1994

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 325

... 12 noon, 2.00pm and 4.00pm on each day. Based on its experiences with **customers** throughout the world, FileNet will talk on how to revolutionise your company through business process re-engineering or simply improve productivity using the Hoskyns **Debt Recovery** Function Suite as an example.

FileNet is a leader in **client / server** -based document imaging and business process automation solutions. The company's Workflo Business System software...

23/3,K/232 (Item 16 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02333662 Supplier Number: 44559025 (USE FORMAT 7 FOR FULLTEXT)

Strategies for Contending with Russia's Organized Crime

Central European Business Guide, v1, n4, pN/A

April, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 965

... to managerial positions and to their boards of directors. These banks provide the Mafia with **access** to confidential financial information about **bank clients**. The Mafia group, in return, provides protection from other crime groups, and offers a strong, if illegitimate, force of **debt collectors**.

How can Russia contend with organized crime? A stable and strengthened Russian economy would go...

23/3,K/233 (Item 17 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02205342 Supplier Number: 44179316 (USE FORMAT 7 FOR FULLTEXT)

THIRD WORLD: MULTILATERAL LENDERS CLAIM LARGER SHARE OF DEBT

Inter Press Service, pN/A

Oct 21, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 718

... says that "from the early days of the developing country debt crisis, official and private **creditors** have sought to restructure **debt** in **collective** forums."

But it notes that "the multilateral development institutions and IMF have maintained their preferred **creditor status** and remained exempt from debt restructuring."

"Indeed, any rescheduling of debt-servicing obligations is expressly ...

23/3,K/234 (Item 18 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02186255 Supplier Number: 44124453 (USE FORMAT 7 FOR FULLTEXT)

MADDOX GETS APPROACH FOR POSSIBLE BID

Computergram International, n2263, pN/A

Sept 28, 1993

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 200

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...F's current overdraft is said to be about GBP1.7m, against which it has **debtors** of about GBP2m. "While the directors of Maddox can make no comment on the **collectibility** of these **debts**, it is their **view** that any liability under the guarantee will be limited," the company said. Maddox says it...

23/3,K/235 (Item 19 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02181516 Supplier Number: 44110694 (USE FORMAT 7 FOR FULLTEXT)

DOD SEEKS COMPUTER DEBTOR DATA ON GOVERNMENT WORKERS

Security Technology News, v1, n11, pN/A

Sept 21, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 308

... provided by DOD's privacy office. The employee's debtor data is contained in a **creditor database** in a WHS **creditor database**, which contains name, Social Security number (SSN), address, debt amount and reason, and a history of **debt collection** activity for each individual.

DMDC will perform a computer match of a person using name...

23/3,K/236 (Item 20 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01994940 Supplier Number: 43582200 (USE FORMAT 7 FOR FULLTEXT)

NETWARE TO GET GENERALISED PABX LINK

Network Week, n55, pN/A

Jan 15, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 570

... do cunning things such as examine the incoming telephone number, use that to retrieve a **customer record** and then automatically direct the call to the callers regular sales rep, or the **debt collecting** department as appropriate.

What the system will not do yet is let the Netware **server** store digitised Voicemail in the way pioneered by UK company Vmail (Network Week 032). This...

23/3,K/237 (Item 21 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01431947 Supplier Number: 41897239 (USE FORMAT 7 FOR FULLTEXT)

DISASTER RECOVERY PLANNING

Computer Audit Update, pN/A

March, 1991

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1194

... with extra work required.

5. Increased inventory levels: JIT systems.

6. Interest payments: incurred on **bank** loans, overdrafts.

7. Increased debt levels: unable to **recover debts**, credit check
etc.

8. Impaired credit **status**: unable to pay bills, possible refusal of
vendors to continue supplying.

9. Increased risk of...

23/3,K/238 (Item 22 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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01305783 Supplier Number: 41491971 (USE FORMAT 7 FOR FULLTEXT)

WESTERN UNION SERVICE FOR OVERDUE ACCOUNTS RESOLVING DELINQUENT CARDS

Card News, v5, n15, pN/A

August 13, 1990

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 922

... to make payments in a hurry. However, next-day delivery posed
inherent drawbacks, in the **view** of some collection executives.

There are **debtors** who send checks only as a delaying tactic, said
Walter Berthiaume, senior vice president of **Debt Collectors Inc.** (DCI),
a Sugarland, Texas-based collection agency. The company's staff of more
than...

23/3,K/239 (Item 23 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01142690 Supplier Number: 40925302 (USE FORMAT 7 FOR FULLTEXT)

GE & LEGAL SOFTWARE TO PROTOTYPEELECTRONIC LEGAL NETWORK

PC Business Products, v1, n9, pN/A

Sept, 1989

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 331

The **client** -attorney hookup would be the nation's first legal network
for **debt collection** work.

The legal network to be offered by LSSI would employ GEIS's QUIK-COMM
system, an electronic mailbox system laccessed by telephone from 600
locations around the U.S., and LSSI's EasyCollect system, a full automated

debt collection system enabling users to manage the financial, legal and back office aspects of the highly detailed **debt collection** process.

Using the new legal network, **creditors** such as **banks**, credit card issuers, retail and utility companies as well as state, county and city governments...

...of outstanding debts to its various government agencies.

The new legal network will accelerate cash **recovery** in **debt collection** cases and provide **access** to **clients** or attorneys on the **status** of any case in the system. It is also anticipated to provide **access** or gateways to other support services such as credit reporting, skip@ tracing, funds transfer, and...

23/3,K/240 (Item 24 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

01054632 Supplier Number: 40578980 (USE FORMAT 7 FOR FULLTEXT)

THE KEY WORDS FOR FINANCIAL MANAGEMENT

Managed Care Report, v1, n22, pN/A

Nov 21, 1988

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1037

... these needs take the form of:

- * Basic insurance policies to protect our assets.
- * Cash flow **monitoring** systems and investment instruments to manage our funds.
- * Accounts receivable programs to **collect** the **debts** owed to us.
- * And billing and payables systems to pay **creditors**.

When was the last time you reviewed your investment strategy for using those short-term...

Set	Items	Description
S1	0	AU=(LAYNE K? OR LAYNE, K?)
S2	21948	DEBT? ?(2N)(COLLECT? OR RECOVER?)
S3	3891437	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D- ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL() FILE
S4	4848837	STATUS OR PROGRESS? OR STAGE? ? OR MONITOR?
S5	6544042	VIEW? OR QUER? OR ACCESS? OR SEARCH?
S6	3333	S2(5N) (COMPAN? OR AGENCY OR AGENCIES)
S7	4302455	CREDITOR? OR LENDER? OR BANK? ? OR FINANCIAL() INSTITUTION?
S8	5032659	DEBTOR? ? OR CLIENT? OR CUSTOMER?
S9	578	S6(20N)S7
S10	49	S9(S) (S5 OR S4)
S11	7873	S2(25N) (S7 OR S8)
S12	239	S11(20N)S3
S13	393	S11(10N) (S5 OR S4)
S14	133	(S10 OR S12 OR S13) NOT PY>1998
S15	120	RD (unique items)

? show file

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(c) 2004 Financial Times Ltd

File 610:Business Wire 1999-2004/Apr 22
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(c) 2004 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2004/Apr 19
(c) 2004 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2004/Apr 21
(c) 2004 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

15/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

04665795

EXIMBANK - a member of the Credit Alliance insurers network
ROMANIAN BUSINESS JOURNAL
October 30, 1998
JOURNAL CODE: WRBJ LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 235

...joining the other markets, under the conditions in which the credit risk is minimized, the **debtors** are continuously **monitored**, the services for the **recovery** of the **debts** are secured and the protection towards the foreign environment, ever more marked by instability, is...

15/3,K/2 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03884272 (USE FORMAT 7 OR 9 FOR FULLTEXT)
U.K. Software Firm Sets Its Sights on U.S. Credit Market
SECTION TITLE: Technology
AMERICAN BANKER , v164, p6
January 04, 1998
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 262

...its fortunes in the U.S. consumer credit market.
The company, formed in 1987, develops **data base** software for **recovering** bad **debt**. The software is used by 30 of the top 50 retail **banks** and 27 of the largest 50 credit card **banks** in the world.

15/3,K/3 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03853777 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Primakov brinkmanship pays off as deputies back budget's first reading
JON BOYLE
AGENCE FRANCE PRESSE
December 24, 1998
JOURNAL CODE: WAFP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 667

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... post-war era."

The 1999 budget imposes tough spending restraints in a country struggling to **recover** from a **debt** default and ruble devaluation on August 17 that exploded budget forecasts, crippled **banks** and gave Russia virtual pariah **status** among foreign **lenders**.

Primakov earlier said approval would strengthen Russia's hand in talks, due to resume in...

15/3,K/4 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

03842122 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bright Spots: Even in Slowdown, Card Issuers Find Paths to Growth

SECTION TITLE: Regional

Lisa Fickenscher

AMERICAN BANKER , v163, p8

November 30, 1998

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 528

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... become a business of picking spots, and a popular one is the subprime market. Established **lenders** with a history of serving people with blemished credit **records** , as well as a new set of competitors that specialize in **debt collection** , are taking calculated card-issuing risks that they expect will pay off big.

According to...

15/3,K/5 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

03778527 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Finding a way out of non performing assets

BUSINESS LINE

December 17, 1998

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 630

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... norms of minimal decency. Mr. Talwar should push for a tough foreclosure law and energetic **Debt Recovery** Tribunals as bankers chasing **companies** find them taking umbrage under BIFR. **Banks** cannot do anything while the RBI can do everything, or should be.

If NPAs do...

15/3,K/6 (Item 6 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

03734469 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banks go for limit on lost cards

Helen Johnstone

SOUTH CHINA MORNING POST, p10

December 13, 1998

JOURNAL CODE: FSCP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 656

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... credibility of Hong Kong's banking sector. The authority had written to the Association of **Banks** and the DTC Association, the trade association for deposit-taking companies, asking them to boost their members' vigilance about **debt collectors** .

The failure of some **banks** to monitor the **debt - collection**

agencies and investigate complaints adequately has prompted the authority to take action. Early next year, Ms...

15/3,K/7 (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03409366 (USE FORMAT 7 OR 9 FOR FULLTEXT)
RBI hides behind bad-loans veil for high interest
SECTION TITLE: BANKING
Our Banking Bureau
FINANCIAL EXPRESS
November 11, 1998
JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 537

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... it weight cautiously behind the idea of setting up Asset Reconstruction Funds (ARFs) to recover **bank** dues. According to the **bank**, ARFs should be useful in a limited way given the slow pace at which **Debt Recovery** Tribunals (ARFs) have worked due to legal and structural factors. The central **bank**'s Report on the Trend and **Progress** of Banking in India for 1997-98 observes that "besides the use of ARCs, it...

15/3,K/8 (Item 8 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03283697
Edit -- Debt recovery tribunals need a leg-up
SECTION TITLE: INVESTMENT & FINANCE
N V Deshpande
FINANCIAL EXPRESS
October 30, 1998
JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1276

... this is opposed to the principles of natural justice inasmuch as a borrower is denied **access** to a forum where a **lender** can agitate his claim. The **Debt Recovery** Act requires a **bank / financial institution** to press its claim in one forum and defend in other forum in the case...

15/3,K/9 (Item 9 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03233238
BBC Workers Demand Govt Help
from BUSINESS DAY (Bangkok), October 27, 1998
BUSINESS DAY (THAILAND)
October 27, 1998
JOURNAL CODE: FBDY LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 422

... will be left jobless from December 1, 1998 onwards. Seven hundred staff of BBC, who **staged** a rally in front of its headquarters yesterday

morning, moved to Government House in the...

15/3,K/10 (Item 10 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03217948 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Action to restrict access to High Court will hit small businesses; Your own business
RODNEY HOBSON
TIMES
October 20, 1998
JOURNAL CODE: FTMS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 567

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Court rulings but not those of the county courts unless the county court refers a **debt recovery** order to the High Court for execution.

What worries Mr Marston is a proposal to deny unsecured **creditors access** to the High Court for amounts of less than Pounds 15,000. He says that will exclude about 70 per cent of **debt recovery** actions currently started in the High Court by small businesses.

He says: 'At a time...

15/3,K/11 (Item 11 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03105046 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Gradual Devaluation
AFRICA RESEARCH BULLETIN (ARBE), p1
June 16, 1998
JOURNAL CODE: WARB LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 312

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and CCAPP (Caixa de Credito Agro-Pecurario e Pescas) have their hands tied by some **debtors**, who, in **view** of their connections with the political and military establishment, make it practically impossible to **collect the debts**.

Another important factor is that most of the loans were not used to spearhead production...

15/3,K/12 (Item 12 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02963238 (USE FORMAT 7 OR 9 FOR FULLTEXT)
MOODY'S REVIEWS, DOWNGRADES THREE INDONESIAN IPPs
ASIA PULSE
September 29, 1998
JOURNAL CODE: WAPL LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 455

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... earlier this year. The company has recently begun arbitration proceedings against the government.

The ultimate **recovery** rate for **debt** for **lenders** to each project will, in Moody's **view**, depend on the success of each project in its negotiations with the government of Indonesia...

15/3,K/13 (Item 13 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02954360 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Atlas(TM) Telecom - The Most Comprehensive and Advanced Technology Solution
For Customer Receivables, Collections and Bad Debt Recovery Management -
Now Available for Telecommunications Companies**

PR NEWSWIRE

September 28, 1998 18:10

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 770

... 50 development-launch partner across various international sites, Atlas(TM) was the first enterprise-strength, **client - server** solution bringing the full use of Windows(TM) and standard relational- **databases** to the receivables, **collections**, and bad **debt recovery** management market. Unlike competitors -- which are only now moving away from their legacy product platforms to embrace **client server** -technologies -- RSI's early technology vision and deep 20-year expertise in receivables, collections, and...

15/3,K/14 (Item 14 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02870212 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Risk management workshop for Allied Bank

BUSINESS RECORDER

September 19, 1998

JOURNAL CODE: WBRE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 131

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to rampant business failure/bankruptcies, merger/acquisition, doing business globally is becoming increasingly risky. In **view** of this, Allied **Bank** Limited has started using D&B's global risk management services i.e. credit analyses on overseas **companies** and **debt collection** services in overseas markets.

Copyright 1998 Business Recorder (www.brecorder.com)

15/3,K/15 (Item 15 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02862058 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Consumers are lodging record numbers of complaints but collection agencies' tactics often fall within the law Weak regulations fail to rein in debt thugs

Helen Johnstone
SOUTH CHINA MORNING POST, p12
September 13, 1998
JOURNAL CODE: FSCP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 655

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... authority was unable to provide details on the results of investigations, but at least one **bank** has had trouble substantiating claims made to the hotline. That **bank** requires **debt - collection** agencies working for it to **record** all phone calls and rarely has found evidence of threatening behaviour or offensive language in...

15/3,K/16 (Item 16 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02737747 (USE FORMAT 7 OR 9 FOR FULLTEXT)

RR has hands rapped
ACCOUNTANCY
September 01, 1998
JOURNAL CODE: FACC LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 329

... Investments, a venture capital company that had invested in one of the firm's audit **clients** shortly before it went bust.

Modernisation Ltd was an apparently successful shopfitting company but it had a poor **record** for **collecting debts** and invoicing promptly. RR was instrumental in introducing ML to Yorkshire Enterprises, Barnsley's parent...

15/3,K/17 (Item 17 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02679182 (USE FORMAT 7 OR 9 FOR FULLTEXT)

IMA and PaylinX Announce Product Integration and Co-Marketing Agreement
BUSINESS WIRE
September 02, 1998
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 952

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... will provide significant financial benefits for businesses, including improved cash flow, enhanced inventory turnover and **collections**, reduced bad **debt** and fraud loss. In addition, by having online **access** to transaction history, administrative efficiencies and **customer** satisfaction levels are increased.

The PaylinX Payment **Server** (TM) supports transactions originating through the call center, web, interactive voice response (IVR), point-of...

15/3,K/18 (Item 18 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02612335 (USE FORMAT 7 OR 9 FOR FULLTEXT)
JAPAN GOVT TO DEBATE ON 6 FINANCIAL STABILIZATION BILLS
ASIA PULSE
August 25, 1998
JOURNAL CODE: WAPL LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 221

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the government, including one covering the formation of bridge banks to ensure customers of failed **lenders** have continuing **access** to credit, and four proffered by the LDP, one of which would lift the ban on private companies engaging in the **collection** of **debts** to failed concerns.

Once the plenary session is finished, discussions will continue in the evening...

15/3,K/19 (Item 19 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02599274
Westpac exploits hot factoring niche
Bernard O'Riordan
ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (AUSTRALIAN FINANCIAL REVIEW)
, p18
August 25, 1998
JOURNAL CODE: WAFR LANGUAGE: English RECORD TYPE: ABSTRACT
WORD COUNT: 83

... Australian exporters to manage their cash flow by selling their invoices to Westpac, giving them **access** to funds while allowing Westpac to **collect** the **debt**. National Australia **Bank** also has a National Business Finance factoring business, while the Commonwealth **Bank** of Australia has a Commonwealth Factors business. ANZ Banking Group is also thought to be...

15/3,K/20 (Item 20 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02538233 (USE FORMAT 7 OR 9 FOR FULLTEXT)
India: NBFCs: One-bad-apple syndrome
BUSINESS LINE
August 16, 1998
JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1706

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... old grievance is that they have no facility for a quick recovery. There is no **access** to the **debt recovery** tribunals (DRT) available to **banks** /FIs, their time-consuming process notwithstanding. Considering the legal system is infamous for its interminable...

15/3,K/21 (Item 21 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

02303783

JAPAN MORNING NEWSPAPER HIGHLIGHTS

ASIA PULSE

July 23, 1998

JOURNAL CODE: WAPL LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 359

... Weighs Down Broader Market - Sumitomo Bank Earns 52% Of Gross Profit From Retail Business - Foreign **Banks** Buy Growing Percentage Of Bills Sold By BOJ - Farm Ministry To Phase Out Price Guarantees - Aplus (TSE:8589) To Offer **Debt Collection** Service By Year-End - Financial **Agency** Launches Inspections Of Hokkaido Takushoku, Tokuyo - Wage Gap Among Japanese Industries Narrows: Survey - New MITI Post In Singapore To **Monitor** Southeast Asia (Around Asia) - Hitachi (TSE:6501) To Make First Appearance On Singapore Bond Market...

15/3,K/22 (Item 22 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

02112248

Credit lure traps young

Ruth Lamperd

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (HERALD-SUN) , p12

July 06, 1998

JOURNAL CODE: WTHS LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 127

... credit. A report by the Consumer Credit Legal Service presents a daunting picture of Australian **debtors** being harassed in order to obtain payments. **Debt - collection** agencies in Australia sometimes keep as much as 90% of the total amount of the **debt recovered**. Bankruptcy is often **viewed** as an accounting tactic to make a new financial start. There is no minimum amount...

15/3,K/23 (Item 23 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

02102420 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Indian Bank net loss declines to Rs 301.5 cr

BUSINESS LINE

July 03, 1998

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1148

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... NPAs by Rs. 800 crores during the current year under the strategic revival plan.

The **bank** has, apart from strengthening its own recovery mechanism and its **monitoring**, resorted to legal remedies including filing of cases before the **debt recovery** tribunal. Up to March 1998, a total of 1,166 cases were referred to the...

15/3,K/24 (Item 24 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

01656105 (USE FORMAT 7 OR 9 FOR FULLTEXT)
STOCKWATCH ..AC.- 19980518TSS1250
AFX (AP)
May 18, 1998 10:10
JOURNAL CODE: WAFX LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 183

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... may not be able to keep up with the growth," he said.
KTT might also **record** higher non-performing loans if it is unable to
collect debts, he said.
Business opportunities are also limited due to the economic slump and
the new **bank** will not be able to compete with existing **banks**, he said.
In the banking sector, Bangkok Bank was off 2 baht at 69.5...

15/3,K/25 (Item 25 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

01533456
Narasimham panel indicts banks
SECTION TITLE: BANKING
ENS ECONOMIC BUREAU
INDIAN EXPRESS
April 24, 1998
JOURNAL CODE: WINE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 645

... this by saying that, ``there is nothing inherently wrong in setting
out social priorities for **bank** lending but it need not conflict with
canons of sound banking.'' To improve recovery the legal system needs to
improved as **debt recovery** tribunals have not been satisfactory in **view**
of the legal issues that have been raised. In this context it is essential
that...

15/3,K/26 (Item 26 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

01478337 (USE FORMAT 7 OR 9 FOR FULLTEXT)
LITHUANIAN UKIO BANKAS COUNCIL TIGHTENS CONTROL OVER BOARD
BALTIC NEWS SERVICE
April 24, 1998
JOURNAL CODE: WBNS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 240

VILNIUS, Apr 24, BNS - The council of Lithuania's Ukio Bankas (Economy
Bank) on Thursday commissioned the board to speed up realization of taken
over mortgaged property, be more active in **recovering debts** through
courts and in **searching** for credit resources.

The council also confirmed, among other things, new regulations of its
relations with the **bank**'s board. "Contained in the new rules is a clear
control and supervision function of...

15/3,K/27 (Item 27 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

01469924 (USE FORMAT 7 OR 9 FOR FULLTEXT)
BAY NETWORKS: CFS selects Bay Networks for ATM backbone
M2 PRESSWIRE
April 24, 1998
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 680

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Millenium Project has also involved rewriting proprietary software applications to take advantage of a distributed **client / server** base that includes multiple clustered servers to balance the workload among employees.

"With Bay Networks' networking solution, CFS has transformed the process of **collecting debt**," said Horrocks. "We are now able to keep pace with changing technology to meet our..."

15/3,K/28 (Item 28 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

01442658 (USE FORMAT 7 OR 9 FOR FULLTEXT)
CFS Selects Bay Networks for ATM Backbone; Leading-Edge Program Provides Instant Access to Critical Financial Information
BUSINESS WIRE
April 22, 1998 8:18
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 424

... Millenium Project has also involved rewriting proprietary software applications to take advantage of a distributed **client / server** base that includes multiple clustered servers to balance the workload among employees. "With Bay Networks' networking solution, CFS has transformed the process of **collecting debt**," said Horrocks. "We are now able to keep pace with changing technology to meet our..."

15/3,K/29 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0009512836 B0IALARAB3FT
News: Asia-Pacific: IMF aims at budget - but not private debt: Sander Thoenes reports on an Dollars 80bn problem for Indonesia
SHEILA MCNULTY and SANDER THOENES
Financial Times, London Edition 1 ED, P 4
Monday, January 12, 1998
DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 931

...out all these companies.

Mr de Koning's credit-clearing corporation, run by the foreign **lenders** , would **monitor debt** rescheduling and **collect** payments in rupiah at the going rate, but only from enterprises which had reached rescheduling agreements with **lenders** . The central **bank** would accept the rupiah and, at least for the first four of an estimated total...

15/3,K/30 (Item 2 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0009077967 BOHGJAHADWFT
Survey - FT Exporter: New policies of customer service: * Credit Insurers
KEVIN GODIER
Financial Times, Survey London Edition 1 ED, P 10
Thursday, July 10, 1997
DOCUMENT TYPE: Surveys; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
Word Count: 851

...manager at the London-based Coface LBF, Alliance partners are domestic insurers with strong information **databases** - which are shared among the partners - and strong **debt collection** capabilities in the event of a deal going wrong.

' **Clients** can advise us and we can start collecting on their behalf, cutting out the drain...

15/3,K/31 (Item 3 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0009030506 BOHEEAHABOFT
Other UK News: Data watchdog poised to act against utilities
JANE MARTINSON
Financial Times, London Edition 1 ED, P 10
Monday, May 5, 1997
DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
Word Count: 398

...liberalised in the run-up to next April's deadline, has one of the largest **customer databases** in Europe.

The complaint against London Electricity involves criticism of its involvement in a **debt recovery** scheme with three inner London boroughs. The company said last week it had stopped running...

15/3,K/32 (Item 4 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0008524395 BOGCEFKAGFFT
Survey of Credit Management (2): Doubts are cast on moratorium - Banks and others are worried that a suggested period of 28 days' grace could be abused / Insolvency reform
SYDNEY PAULDEN
Financial Times, P II

Tuesday, March 5, 1996

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,080

...incompetent managers in charge would not exactly improve the situation.'

Intrum Justitia, Europe's biggest **debt collection** group of **companies**, sees little benefit to **creditors** in the new proposals. 'In our **view**,' says Mr Chris Dixie, a senior manager, 'when it has become clear that a business...

15/3,K/33 (Item 5 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2004 Financial Times Ltd. All rts. reserv.

0008501348 BOGFYABABSFT

Survey - Indonesia: Clean-up long overdue

PETER MONTAGNON

Financial Times, Survey London Edition 1 ED, P 2

Tuesday, June 25, 1996

DOCUMENT TYPE: Surveys - country; NEWSPAPER LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

Word Count: 1,037

...a whole. Although the motivation is one of monetary policy, restrictions on loan growth encourage **banks** to **collect** bad **debts**, says Michael Chambers of stockbrokers GK Goh Ometraco.

Finally, the central **bank** is encouraging **banks** to merge, especially the myriad small **banks** without licences to deal in foreign exchange. Like the large state-owned banks, these also have an outstandingly bad lending **record**, and since they are deprived of the opportunity to diversify their earnings into treasury operations...

15/3,K/34 (Item 6 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2004 Financial Times Ltd. All rts. reserv.

0008065650 BOFLOEIAG1FT

Mastering Management - Part 8 (13): Supply chain management - By managing a business unit as effectively as possible and matching its competencies with others it can attain a 'virtual integration' that can bring big competitive advantages / Production and Operations Management

TOM VOLLMANN, CARLOS CORDON and HAKON RAABE

Financial Times, P XIII

Friday, December 15, 1995

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 3,247

...a question of how to serve different customers. A typical pattern is to ask small **customers** to buy through distributors, thereby reducing the number of direct **customers** and attached costs such as invoicing and **debt collection**. (Philips is a company that takes such a **view**.)

Co-ordination of price and inventory policies to reduce the amplification of demand variability - known...

15/3,K/35 (Item 7 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0008043906 BOFGLEPAHAFT
**FT Exporter (30): Old comfort is lacking - Collapse of state planning means
sovereign guarantees are things of the past, says Jon Marks / Risk**
JON MARKS
Financial Times, P XXI
Wednesday, July 12, 1995
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 684

...those developing an international network to obtain more accurate
information about companies and to enhance **debt recovery** procedures
when deals go bad.

Coface's Credit Alliance network in Europe and further afield gives the
French insurer and its **clients access** to local data. Coface has
established joint ventures in Morocco and Tunisia to meet growing...

15/3,K/36 (Item 8 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0008024971 BOFCFDBAC7FT
**Survey of Credit Management (1): Controllers have come of age - Bad debt,
or slow payment, has become crucial for companies as profit margins have
narrowed during the recession. As a result, credit managers have won an
enhanced role in business**
JIM KELLY
Financial Times, P I
Monday, March 6, 1995
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 1,268

...market, and senior analyst, Philip Mellor, believes the industry is
becoming increasingly pro-active - helping **clients pick good customers** .

Dun & Bradstreet, which keeps **records** on 38m companies worldwide, also
sees evidence of increasing outsourcing of **debt collection** and a need
by companies to gain **access** to more international information.

Yet, despite these developments there is obviously still plenty of room...

15/3,K/37 (Item 9 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0007522700 BOECHD1AHMFT
**Survey of Credit Management (9): Powerhouse capability to deliver -
Information Technology**
PETER CARTY
Financial Times, P V
Tuesday, March 8, 1994
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 1,077

...packages in this area. Tallyman deals with arrears and collections, while the wonderfully named Minder (**Monitored Integrated Debt Recovery**) assists **recovery** and litigation. 'We've done very well out of it,' says Sanderson's Ms Sharon McBean, of the latter.

The packages are suitable for **clients** handling at least 10,000 debtors. Current users include banks, building societies and utilities. Other...

15/3,K/38 (Item 10 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0007067932 BODICCMAGGFT
London Stock Exchange: Rolls-Royce falls
JOEL KIBAZO, CHRISTOPHER PRICE and STEVE THOMPSON
Financial Times, P 36
Friday, September 3, 1993
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 493

...to Pounds 73m, while Charterhouse Tilney moved from Pounds 85m to Pounds 68m.

London Scottish **Bank** , the financial services, consumer credit, **debt collection** and reinsurance group, attracted a wave of takeover speculation that drove the shares up to a **record** 105 1/2 p before closing at 104p, leaving a net gain of 15. Turnover...

15/3,K/39 (Item 11 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0007041941 BODGPB4AEJFT
UK Company News: NatWest Bancorp at Dollars 70m as recovery gathers pace
JOHN GAPPER
Financial Times, P 18
Friday, July 16, 1993
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 233

TEXT:
NATWEST Bancorp, the US retail banking subsidiary of National Westminster **Bank** , yesterday continued its **recovery** from bad **debts** and poor profitability by disclosing **record** after-tax profits of Dollars 69.8m (Pounds 46.5m), against Dollars 35.6m, for the second quarter.

The **bank** 's first-half earnings, which will contribute to National Westminster's interim profits to be...

15/3,K/40 (Item 12 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0007022023 B0DCJCTAG4FT
Survey of Credit Management (8): Rat-catcher syndrome - Andrew Jack on debt-chasers' image problem
ANDREW JACK

Financial Times, P 64
Wednesday, March 10, 1993
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 1,045

...wide variety of ways including credit-rating, gathering information and tracking down people and companies. **Clients** are able to shift bulk bad debt information rapidly and directly between their own computers and those of the **debt collection** agencies.

Meanwhile, the **debt recoverers** are increasingly trying to encourage **clients** to employ them at an earlier **stage**. That has substantial cash flow advantages and offers a more regular all-in fee rather...

15/3,K/41 (Item 13 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0007022021 B0DCJCTAG6FT
Survey of Credit Management (11): Critical analysis in depth - Software plays a powerful new role
CLAIRE GOODING
Financial Times, P 65
Wednesday, March 10, 1993
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 1,006

...services than purely the timing and administration of litigation. 'What we offer is a broader **view** of **debt recovery**. For as many as 250,000 accounts, **lenders** are having to pay heavy fees trying to **recover** bad **debts**, through structured payments or through outside **debt collectors**. With our system, we can select the people most likely to pay by assessing the...

...For the smaller companies, PC solutions are becoming available to collect and control cash, and **monitor debtors**. C2 is a credit management package from ACS, based in Rochester, providing daily reminders and automatic documentation for **debt recovery**. Business Information Technological Systems, of Ripon, North Yorks, provides a Credit Check **database**, updated weekly by disk, which keeps a regular check on the credit-worthiness of customers...

15/3,K/42 (Item 14 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0005563407 B0ALKBMAB4FT
Letter: When unpaid debt becomes reason to go to court
From Mr T. P. ST V. PICTON PHILLIPPS
Financial Times, P 17
Tuesday, December 11, 1990
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 351

...credit control policy which incorporates an efficient channel to instituting court proceedings at an early **stage**. This need not be expensive nor need it lose **customers** if the position is made absolutely clear from the outset.

See a **debt collecting** solicitor.

T. P. St V. Picton Phillipps,

Booth & Co Solicitors,

Sovereign House,
South Parade, Leeds...

15/3,K/43 (Item 15 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0005035550 B09LCAJACVFT
Minding Your Own Business: Cash flow - The deciding factor
Financial Times, P IX
Saturday, December 2, 1989
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 592

The evidence is that the business world is changing its traditional **views** on debts, **debtors** and **debt collectors** and is accepting the smooth machinery for cash retrieval that factoring offers. During the past...

15/3,K/44 (Item 16 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0005030004 B09AYBLAAFFT
Norwegian Debt Collector Calls An End To Euphoria: The price to be paid by those involved in Norway's rising commercial bankruptcies
KAREN FOSSLI
Financial Times, P 24
Wednesday, January 25, 1989
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 575

TEXT:
...business is booming for Mr Torgeir Stensrud, managing director of Forretnings-Forum, a leading Norwegian **debt collector** .

After two years of **record** losses on loans for **banks** and other credit institutions, Mr Stensrud's line of work has become essential to Norwegian ...

15/3,K/45 (Item 17 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0005002176 B09FTB4AC1FT
Leading Article: The Wrong Loans For Students
Financial Times, P 22
Tuesday, June 20, 1989
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 637

...would even be possible to charge a low real rate of interest on such loans. **Financial institutions** might then be persuaded to inject real resources into higher education instead of acting as passive **debt collectors** .

From Mr Baker's point of **view** , the argument against the NIC repayment scheme is that it does not make students feel...

15/3,K/46 (Item 18 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0004555934 B08IMCNAB5FT
Management (Small Business): Taking The Mystique Out Of Financial Matters - The importance of financial planning
CHARLES BATCHELOR
Financial Times, P 16
Tuesday, September 13, 1988
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 1,385

...sterling while the credit department had failed to recognise that just a small number of **customers** accounted for most of the outstanding debt.

They responded by setting up a system to **monitor debt collection** activity on a daily, weekly and monthly basis. A credit manager was brought in; large **debtors** were contacted to discuss payment problems; and a training manual for credit control staff was...

15/3,K/47 (Item 19 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0004032174 B07AZB3ACJFT
El Sayed Creditor In Court Move / Gotabanken acts to force repayment of debts
KEVIN DONE, Nordic Correspondent
Financial Times, P 31
Friday, January 23, 1987
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 270

...price of about SKr 120 per share to cover their loans.

Mr Lignell said the **bank** had started the **debt - recovery** procedure in order to protect its **status** against pre-emptive actions from other **creditors** .

The **bank** 's action leaves Mr El-Sayed, who at the beginning of 1986 was - on paper...

15/3,K/48 (Item 20 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0004014518 B07DABJAA1FT
Management (Small Business): Getting to grips with a debt problem

CHARLES BATCHELOR
Financial Times, P 10
Tuesday, March 31, 1987
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 335

...his terms of trade clear in advance, does not check the credit-worthiness of the **customer** and does not have an efficient system to **monitor** and **collect debts** .

More than 25 bn pounds sterling of trading debt is overdue at any time in ...

15/3,K/49 (Item 21 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0003505781 B06E2BTAD4FT
Survey of World Banking (14): Oil price fall hits profits / Saudi Arabia
FINN BARRE
Financial Times, P VII
Thursday, May 22, 1986
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 790

...banks and the Saudi Arabia Monetary Agency (SAMA) are adapting to the new situation. The **banks** are getting more conservative, and SAMA is trying to establish a legal mechanism for **collecting debts** .

SAMA has strengthened its arbitration board, which gained legal **status** through its royal mandate. Bankers are now expected to put clauses in loan agreements binding...

15/3,K/50 (Item 22 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0003038261 B05GLANACYFT
Insolvency Bill Lobbies Rebuffed / Government ignores pressure for changes
GEORGE GRAHAM
Financial Times, Section B. ED, P 6
Thursday, July 11, 1985
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 405

...rejected four main changes proposed by the three bodies.

He rejected the proposal that preferred- **status creditors** should not be able to take advantage of the personal liability measures. The Government has preferred status in **recovering** certain tax **debts** from insolvent **companies** , but this has been whittled away during the passage of the Insolvency Bill through Parliament...

15/3,K/51 (Item 23 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2004 Financial Times Ltd. All rts. reserv.

0002547025 BOCBNCBAAFFT

World Trade News: 'Avoid courts in recovering Latin American debts'

CHRISTIAN TYLER, TRADE EDITOR

Financial Times, P 8

Monday, September 10, 1984

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 209

...overdue payment should not be allowed to go for more than three months, without the **creditor** moving 'and moving forcefully.' He added: 'We have found to our amazement that we are **collecting debts** today which have been outstanding since 1978.'

Even large **banks** sometimes failed to take elementary precautions, like investigating the **status** of **clients** to whom they were lending hundreds of thousands of dollars. Some clients turned out not...

15/3,K/52 (Item 24 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2004 Financial Times Ltd. All rts. reserv.

0002533262 BOCBGCCABOFT

The Management Page: Small Business: Setting out to break the mould - Ian Hamilton Fazey and Elaine Williams on two companies set on changing debt collecting's image

IAN HAMILTON FAZEY, ELAINE WILLIAMS

Financial Times, P 8

Tuesday, December 4, 1984

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 755

...cent of turnover, up to a maximum of Pounds 24,000.

For their money CPA **clients** - 60 per cent of which employ fewer than 10 people - get credit **status** reports, the 'letters' **debt collection** service and, for an extra premium, insurance to cover legal costs if it comes to...

15/3,K/53 (Item 1 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications

(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

00886219

Electricity Deregulation Risky

Engineering News-Record October 6, 1997; Pg 169; Vol. 239, No. 14

Journal Code: ENR

ISSN: 0013-807X

Section Heading: VIEW POINT

Word Count: 482 *Full text available in Formats 5, 7 and 9*

BYLINE:

GEOFFREY ROTHWELL

TEXT:

...plants.

Almost all the deregulation proposals in Congress and the state legislatures provide for the **recovery** of these **debts** through transmission- **access** charges or utility-system exit fees. Much of this debt will be paid by **customers**, whether these nuclear plants are

generating power or not. The rest will be paid by...

15/3,K/54 (Item 2 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

00869033

RECENT DEVELOPMENTS IN DEBT COLLECTION LITIGATION: A DEBT COLLECTION PRIMER
: In this Comprehensive Update, the Authors Discuss the Basis for ``Debt Collector'' Liability, the Bona Fide Error Defense, Limitations on Damages, State Law Claims, and Class Action Litigation.

S&P's Review of Banking and Financial Services March 26, 1997; Pg 53; Vol. 13, No. 6

Journal Code: BFS ISSN: 1051-1741
Word Count: 11,846 *Full text available in Formats 5, 7 and 9*

TEXT:

... Bank of Canada⁶⁸ the court of appeals affirmed a grant of summary judgment in Royal Bank 's favor. Gowing had sued under the FDCPA, and Royal Bank moved for summary judgment on the ground that it was not a ``debt collector '' and that the transaction was not ``debt'' within the meaning of the FDCPA. ``The record reveals that Gowing borrowed for the purpose of investing in a limited partnership. Although Gowing...

15/3,K/55 (Item 3 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

00806124

NEES AGREES TO SELL GENERATING ASSETS IN RETURN FOR STRANDED-COST RECOVERY

Electric Utility Week October 7, 1996; Pg 1; Vol. 22, No. 41

Journal Code: EUW ISSN: 0046-1695

Section Heading: RESTRUCTURING

Word Count: 1,573 *Full text available in Formats 5, 7 and 9*

TEXT:

... outlooks on NEP and MECO from ``negative'' to ``stable,'' and confirmed their ratings (senior secured debt ``A2'').

``The recovery of potential stranded investment through an access charge to MECO customers , and the lower business risk that would result if this settlement is approved, lay the...

15/3,K/56 (Item 1 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2004 San Jose Mercury News. All rts. reserv.

06641195

SOLARZ BLAMES WIFE FOR THEIR MONEY WOES

San Jose Mercury News (SJ) - Wednesday, May 20, 1992

By: Mercury News Wire Services

Edition: Morning Final Section: Front Page: 5A

Word Count: 107

TEXT:

A grocer, a designer-shoe store and MasterCard were among creditors who took Rep. Stephen Solarz, D-N.Y., and his wife to court in the 1980s to collect debts and recover money lost on bad checks, according to

court **records** and interviews. The supermarket, after sending a warning letter, finally lodged a criminal complaint against...

15/3,K/57 (Item 2 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 2004 San Jose Mercury News. All rts. reserv.

05068313
ISRAELIS RESCUE CAPTIVE MERCHANT
SAN JOSE MERCURY NEWS (SJ) - Friday, August 25, 1989
By: Mercury News Wire Services
Edition: Stock Final Section: Front Page: 17A
Word Count: 143

TEXT:
... merchant in a well today, after he was kidnapped by masked Palestinians in the West **Bank** , officials said. One kidnap suspect was arrested.

Shaul Mishaniya, 47, who reportedly went to the West **Bank** to **collect debts** , was located by Shin Bet secret service agents during a **search** involving helicopters and hundreds of soldiers and police.

15/3,K/58 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0787237 BW1456

U.S. ATTORNEY'S OFFICE: Attorney General Janet Reno Presents Award For Criminal Fine Collection Efforts

December 17, 1997

Byline: Legal Writers and Business Editors

...year.
In the past year, the JET team uncovered concealed assets through surveillance and computer **searches** , which led to seizures of **bank** and investment accounts and auctions property resulting in **debt recoveries** of over \$37.6 million.

"This is good government at work, plain and simple," said...

15/3,K/59 (Item 2 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0730636 BW1077

PROFILE CYPRESS FIN SVC INC: Corporate Profile for Cypress Financial Services Inc., dated 8/1/97

August 01, 1997

Byline: Business Editors

...47 of the 50 states throughout the country. Its business is derived from two sources: **debt**

collection for business clients on contingency, and the purchase and collection of discounted bad debt credit card portfolios. The current **database**, representing its contingency collection **debt**, contains over 1.2 million accounts representing over \$500 million of debt and an additional...

15/3,K/60 (Item 3 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0711740 BW1152

CYPRESS FINANCIAL SVCS: Cypress Financial Services Inc. appoints Corporate Imaging to handle corporate/public relations

June 10, 1997

Byline: Business Editors

...management and related services utilizing an infrastructure of highly qualified professionals and extensive computer and **database** networks. Over the past 20 years, the company has been **recovering debt** on contingency for a variety of **clients** in commerce and industry.

In 1995, the company launched a new division to purchase discounted...

15/3,K/61 (Item 4 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0645408 BW1397

PARACELSYS HLTHCRE: Notice to Investors in Paracelsus Healthcare Corporation of Pendency of Federal Securities Class Action Lawsuit Against Paracelsus Healthcare, Manfred G. Krukemeyer, R.J. Messenger, and James T. Rush

November 14, 1996

Byline: Business Editors

...would likely be "adjustments relating to the use of reserves and recognition of certain bad **debt** expenses, **collection** expenses, and facilities closure costs;" and (3) the Company was reviewing the **status** of its compliance under its senior **bank** credit agreement. Trading in the securities of Paracelsus was halted on October 10, 1996.

The...

15/3,K/62 (Item 5 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0632488 BW0182

PARACELSYS HEALTHCARE: Class Action Suit Filed Against Paracelsus

**Healthcare Corp. and Its Officers and Directors Alleging
Misrepresentations and False Financial Statements**

October 11, 1996

Byline: Business Editors and Legal Writers

...would likely be "adjustments relating to the use of reserves and recognition of certain bad **debt** expenses, **collection** expenses, and facilities closure costs." The press release also revealed that the Company was reviewing the **status** of its compliance under its senior **bank** credit agreement. Trading in the securities of Paracelsus was halted. These stunning announcements come less...

15/3,K/63 (Item 6 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0448707 BW0037

TELECHECK SERVICES: TeleCheck Services Inc. acquires TeleCheck Payment Systems Ltd.

December 05, 1994

Byline: Business Editors

...Services include merchant and consumer payment services (involving credit cards, debit cards, cheques and non- **bank** immediate money transfers); **debt collection** and accounts receivable management; data imaging, micrographics and electronic **database** management; health-care claims processing and integrated management and cost-containment services; and the development...

15/3,K/64 (Item 7 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0400663 BW663

SECURITY ASSET CAPTL: Security Asset Management, Inc. makes announcement

April 25, 1994

Byline: Business Editors

...of the Board of the Merchants' companies and his new ideas and business approach to **recover debts** have resulted in a proven and profitable track **record** since 1977. Merchants Recovery Services Incorporated serves over 700 **clients** throughout the United States and Japan, including banks, credit unions, department stores, hospitals, the hotel...

15/3,K/65 (Item 8 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0360060 BW726

MITEL CORP: Mitel Corp. participates in Novell's Telephony Services PBX Manufacturers Support Program

October 5, 1993

Byline: Business Editors

...with Mitel's SX-2000 LIGHT PBX.

Typical applications for the Telephony Services API include:

Customer Service, Sales Order Processing, Telemarketing, Help Desk, Reservations, **Debt Collections** and Purchasing. These applications involve real time **customer** interaction coupled with **database** transaction.

For example, in a technical support centre scenario the **customer** is identified automatically by the public network Caller ID, which is then used to select...

15/3,K/66 (Item 9 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0311313 BW032

FIRST FINANCIAL MGMT: First Financial Management Corp. announces definitive agreement for the sale of Georgia Federal Bank

December 21, 1992

Byline: Business Editors

...of data.

Services include merchant credit card authorization, processing and settlement; check guarantee and verification; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/67 (Item 10 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0309881 BW732

FIRST FINANCIAL MGMT: First Financial Management Corp. settles lawsuit with IBM

December 10, 1992

Byline: Business Editors

...of data.

Services include merchant credit card authorization, processing and settlement; check guarantee and verification; **debt collection** and

accounts receivable management; data imaging, micrographics and
electronic data base management; financial institutions
processing;
integrated health care management services; and the development and
marketing of data communications and...

15/3,K/68 (Item 11 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0309502 BW749

FIRST FINANCIAL MGMT: First Financial Management Corp. names David B.
Kreiss president and chief operating officer at Nationwide Credit Inc.

December 8, 1992

Byline: Business Editors

...of data.
Services include merchant credit card authorization, processing
and settlement; check guarantee and verification; debt collection and
accounts receivable management; data imaging, micrographics and
electronic data base management; financial institutions
processing;
integrated health care management services; and the development and
marketing of data communications and...

15/3,K/69 (Item 12 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0306848 BW863

FIRST FINANCIAL MGT CORP: First Financial Management Corp. announces
NationsBanc Services Inc. computer output services agreement

November 19, 1992

Byline: Business Editors

...of data.
Services include merchant credit card authorization, processing
and settlement; check guarantee and verification; debt collection and
accounts receivable management; data imaging, micrographics and
electronic data base management; financial institutions
processing;
integrated health care management services; and the development and
marketing of data communications and...

15/3,K/70 (Item 13 from file: 810)
DIALOG(R)File 810:Business Wire
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0305414 BW866

FIRST FINANCIAL MGMT: First Financial Management Corp. announces completion

of the sale of First Family Financial Services

November 10, 1992

Byline: Business Editors

...of data.

Services include merchant credit card authorization, processing and settlement; check guarantee and verification; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/71 (Item 14 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0304142 BW798

FIRST FINCL MGMT: First Financial Management Corp. announces new director

November 2, 1992

Byline: Business Editors

...of data.

Services include merchant credit card authorization, processing and settlement; check guarantee and verification; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/72 (Item 15 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0301723 BW989

FIRST FINCL MGMT: First Financial Management Corp. announces record 1992 third quarter revenues and earnings

October 19, 1992

Byline: Business Editors

...of data. Services include merchant credit card authorization, processing and settlement; check guarantee and verification; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/73 (Item 16 from file: 810)
DIALOG(R)File 810:Business Wire
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0299134 BW639

FIRST FINCL MGMT: First Financial Management Corp. announces definitive agreement for the sale of First Family Financial Services

October 5, 1992

Byline: Business Editors

...of data.
Services include merchant credit card authorization, processing and settlement; check guarantee and verification; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/74 (Item 17 from file: 810)
DIALOG(R)File 810:Business Wire
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0297481 BW931

FIRST FINCL MGMT: OBIT/First Financial Management Corp.'s E.D.M. Schachner dies

September 21, 1992

Byline: City Editors

...of data.
Services include merchant credit card authorization, processing and settlement; check guarantee and verification; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/75 (Item 18 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0294667 BW819

FIRST FINCL MGMT: First Financial Management Corp. announces management changes

September 1, 1992

Byline: Business Editors

...of data.

Services include merchant credit card authorization, processing and settlement; check guarantee and verification; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/76 (Item 19 from file: 810)
DIALOG(R)File 810:Business Wire
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0290256 BW634

FIRST FINCL MGMT: First Financial Management Corp. completes acquisitions of TeleCheck Services Inc. and Payment Services Co.-U.S.

July 29, 1992

Byline: Business Editors

...of data.

Services include merchant credit card authorization, processing and settlement; check guarantee and verification; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/77 (Item 20 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0288596 BW886

FIRST FINCL MGMT: First Financial Management Corp. announces record 1992 second quarter revenues and earnings

July 20, 1992

Byline: Business Editors

...of data.

Services include merchant credit card authorization, processing and settlement; check guarantee and verification; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/78 (Item 21 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0286576 BW656

FIRST FINCL MGMT: First Financial Management Corp. announces definitive agreements to acquire TeleCheck Services Inc. and Payment Services Company-U.S.

July 7, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management service; and the development and marketing of data communications and...

15/3,K/79 (Item 22 from file: 810)
DIALOG(R)File 810:Business Wire
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0286045 BW638

FIRST FINCL MNGMT: First Financial Management Corp. announces new credit agreement

July 1, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/80 (Item 23 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0284854 BW661

FIRST FINCL MGT: First Financial Management Corp. announces appointment of O.G. Greene as senior executive vice president

June 23, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/81 (Item 24 from file: 810)
DIALOG(R)File 810:Business Wire
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0280671 BW074

FIRST FINCL MGMT: First Financial Management Corp. announces purchase of two businesses

May 22, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/82 (Item 25 from file: 810)
DIALOG(R)File 810:Business Wire
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0277846 BW873

FIRST FINCL MGMT: First Financial Management Corp. declares cash dividend

May 6, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/83 (Item 26 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0274716 BW919

FIRST FINCL MGMT: First Financial Management Corp. announces record 1992 first quarter revenues and earnings

April 20, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt** collection and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; integrated health care management services; and the development and marketing of data communications and...

15/3,K/84 (Item 27 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0272072 BW807

FIRST FINCL MGMT: First Financial Management Corp. completes acquisition of Alta Health Strategies Inc.

April 2, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt** collection and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/85 (Item 28 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0270977 BW830

FIRST FINCL MGMT: Shareholders' suit against First Financial Management Corp. dismissed

March 26, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing

and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/86 (Item 29 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0267627 BW635

FIRST FINCL MGMT: First Financial Management Corp. announces effectiveness of registration statement for Alta Health acquisition

March 4, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/87 (Item 30 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0266974 BW638

PROFILE FRST FINCL MGMT: Corporate Profile for First Financial Management Corp., dated Feb. 28, 1992

February 28, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data. Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/88 (Item 31 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0262476 BW907

FIRST FINCL MGMT: First Financial Management Corp. announces record revenues and earnings for 1991 and stock split

January 29, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/89 (Item 32 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0259689 BW676

FIRST FINCL MGMT: First Financial Management Corp. introduces new point of sale terminal and printer system

January 14, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/90 (Item 33 from file: 810)
DIALOG(R)File 810:Business Wire
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0259619 BW889

FIRST FINCL MGMT: First Financial Management Corp. named in shareholders' suit

January 13, 1992

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing

and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/91 (Item 34 from file: 810)
DIALOG(R)File 810:Business Wire
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0257896 BW649

FIRST FINANCIAL MNGMNT: First Financial Management announces restatement of 1991 quarterly earnings

December 27, 1991

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data. Services include merchant credit card authorization, processing and settlement; **debt collection** 0 and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/92 (Item 35 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0254649 BW615

1ST FINANCIAL MGMT: First Financial Management signs definitive agreement to acquire Alta Health Strategies

November 29, 1991

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data. Services include merchant credit card authorization, processing and settlement; **debt** 1 collection and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/93 (Item 36 from file: 810)
DIALOG(R)File 810:Business Wire
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0250335 BW899

US ASSET: U.S. Asset reports new bank credit card plan for defaulting debtors

October 30, 1991

Byline: Business Editors

BLOOMFIELD, N.J.--(BUSINESS WIRE)--U.S. Asset Corp., a developmental **stage** company with a finance division specializing in the acquisition and **collection** of consumer **debt**, announced Thursday that it

has entered into an arrangement with a **bank** credit card service company to issue VISA credit cards **debtors** who have defaulted on loans acquired by U.S. Asset Corp.

Bertram Slutsky, president of...

15/3,K/94 (Item 37 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0248814 BW335

FIRST FINCL MGMT: First Financial Management Corp. completes two merchant credit card agreements and two data imaging purchases

October 22, 1991

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/95 (Item 38 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0243726 BW644

FIRST FINCL MGMT: First Financial Management Corp. announces definitive agreement to acquire Kalvar Corp.

September 23, 1991

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management;

financial institutions processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/96 (Item 39 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0241950 BW845

FIRST FINCL MGMT: First Financial Management Corp. announces call for redemption of convertible debentures

September 9, 1991

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/97 (Item 40 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0241272 BW072

FIRST FINCL MGMT: First Financial Management Corp. announces new merchant credit card agreement

September 4, 1991

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/98 (Item 41 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0234750 BW619

FIRST FINCL MGMT: First Financial Management Corp. announces financial

performance for 1991 second quarter and six months

July 18, 1991

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/99 (Item 42 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0233743 BW787

FIRST FINCL MGMT: First Financial Management Corp. completes stock offering

July 11, 1991

Byline: Business Editors

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/100 (Item 43 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0231035 BW899

UNION CORP: The Union Corp. makes statement

June 18, 1991

Byline: Business Editors

...Cooper stated that, "The operations of Capital Credit were not affected, nor were its internal **records** or **customer** reporting. The misreporting was solely directed to its parent. Capital Credit has been, and continues to be, an effective major national **debt collection** company in strong financial condition."

Cooper will act as chief executive officer of Capital Credit...

15/3,K/101 (Item 44 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0226504 BW713

**FIRST FINCL MGMT: First Financial Management Corp. announces filing of
common stock offering**

May 15, 1991

Byline: Business Editors

...capture, manipulation and distribution
of data.

Services include merchant credit card authorization, processing
and settlement; **debt collection** and accounts receivable management;
data imaging, micrographics and electronic **data base** management;
financial institutions processing; health and pharmaceutical claims
processing; and the development and marketing of data communications
and...

15/3,K/102 (Item 45 from file: 810)
DIALOG(R)File 810:Business Wire
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0226123 BW082

**REYNOLDS & REYNOLDS: NMC Services, TRW team to improve physicians'
accounts receivable**

May 13, 1991

Byline: Business Editors

...receivables are reaching an all-time high.

The agreement with TRW will enable NMC Services **customers**, using
the Physicians Accounts Receivable System (PAR), to electronically
access a process developed by TRW that **collects** past due **debts**.

"We developed the PAR system to minimize the amount of money that
our physician **customers** lose through uncollected receivables. This
new arrangement with TRW will allow physicians to build on...

15/3,K/103 (Item 46 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0222144 BW738

**FIRST FINCL MGMT: First Financial Management Corp. announces record 1991
first quarter revenues and earnings**

April 16, 1991

Byline: Business Editors

...is a national leader in information services, offering a
vertically integrated set of data processing, **storage** and management

products for the capture, manipulation and distribution of data.

Services include merchant credit card authorization, processing and settlement; **debt** collection and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institution** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

15/3,K/104 (Item 47 from file: 810)

DIALOG(R)File 810:Business Wire

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0209773 BW694

FIRST FINCL MGMT: First Financial Management Corp. announces record revenues and earnings for 1990

January 22, 1991

Byline: Business Editors

...services to a large and diverse customer base. The company provides products and services to **financial institutions**, retail merchants, governments and other industries.

It is a leader in **financial institution** processing, data imaging, micrographics, electronic **data base** services, **debt collection** and health and pharmaceutical claims processing and is one of the largest merchant credit card processors in the country.

FFMC also owns Georgia Federal **Bank** FSB, the largest savings institution and one of the largest retail banks based in Georgia...

15/3,K/105 (Item 48 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0209260 BW766

FIRST IMAGE MGMT: Zytron and Endata merger complete under new identity: First Image Management Co.

January 17, 1991

Byline: Business Editors

...offers a broad range of data processing and related services to a large and diverse **customer** base.

It is a leader in data imaging, micrographics, electronic **data base** services, **debt collection**, and health and pharmaceutical claims processing, and is one of the largest merchant credit card...

15/3,K/106 (Item 49 from file: 810)

DIALOG(R)File 810:Business Wire

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0204848 BW781

FIRST FINCL MGMT CORP: FPMC announces acquisition of merchant credit card contracts

December 5, 1990

Byline: Business Editors

...services to a large and diverse customer base. The company provides products and services to **financial institutions**, retail merchants, governments and other industries.

It is a leader in **financial institution** processing, data imaging, micrographics, electronic **data base** services, **debt collection**, and health and pharmaceutical claims processing and is one of the largest merchant credit card processors in the country. FPMC also owns Georgia Federal **Bank** FSB, the largest savings institution and one of the largest retail banks based in Georgia...

15/3,K/107 (Item 50 from file: 810)
DIALOG(R)File 810:Business Wire
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0198702 BW006

FIRST FINCL MGMT CORP: First Financial Management Corp. announces debt agreement

October 24, 1990

Byline: Business Editors

...services to a large and diverse customer base. The company provides products and services to **financial institutions**, retail merchants, governments and other industries.

It is a leader in **financial institution** processing, data imaging, micrographics, electronic **data base** services, **debt collection**, and health and pharmaceutical claims processing and is one of the largest merchant credit card processors in the country.

FPMC also owns Georgia Federal **Bank** FSB, the largest savings institution and one of the largest retail banks based in Georgia...

15/3,K/108 (Item 51 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0198340 BW907

FIRST FINCL MGMT: First Financial Management Corp. announces record 1990 third quarter revenues and earnings

October 22, 1990

Byline: Business Editors

...services to a large and diverse customer base. The company provides products and services to **financial institutions**, retail merchants, governments and other industries.

It is a leader in **financial institution** processing, data imaging, micrographics, electronic **data base** services, **debt collection**, and health and pharmaceutical claims processing and is one of the largest merchant credit card processors in the country.

FFMC also owns Georgia Federal **Bank** FSB, the largest savings institution and one of the largest retail banks based in Georgia...

15/3,K/109 (Item 52 from file: 810)
DIALOG(R)File 810:Business Wire
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0195976 BW802

FFMC: First Financial Management Corp. announces the signing of major contract with Ryder Truck Rental Inc.

October 8, 1990

Byline: Business Editors

...services to a large and diverse customer base. The company provides products and services to **financial institutions**, retail merchants, governments and other industries. It is a leader in **financial institutions** processing, data imaging, micrographics, electronic **data base** services, **debt collection**, and health and pharmaceutical claims processing and is one of the largest merchant credit card processors in the country.

FFMC also owns Georgia Federal **Bank** FSB, the largest savings institution and one of the largest retail banks based in Georgia...

15/3,K/110 (Item 53 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0189283 BW752

FIRST FINANCIAL MGMT: First Financial Management Corp. completes acquisition of Zytron Corp.

August 15, 1990

Byline: Business Editors

...services to a large and diverse customer base. The company provides products and services to **financial institutions**, retail merchants, governments and other industries. It is a leader in data imaging, micrographics, electronic **data base** services, **debt collection**, and health and pharmaceutical claims processing and is one of the largest merchant credit card processors in the country.

FFMC also owns Georgia Federal **Bank** FSB, the largest savings institution and one of the largest retail banks based in Georgia...

15/3,K/111 (Item 54 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0137835 BW816

LEGAL SOFTWARE GE: GE and Legal Software to prototype electronic legal network

July 26, 1989

Byline: Business Editors/Computer Writers

...network which would link clients and lawyers involved in legal collections activities and provide them **access** to a comprehensive case management system.

The **client** -attorney hookup would be the nation's first legal network for **debt collection** work.

The legal network to be offered by LSSI would employ GEIS's QUIK-COMM...

...of
outstanding debts to its various government agencies.

The new legal network will accelerate cash **recovery** in **debt collection** cases and provide **access** to **clients** or attorneys on the **status** of any case in the system.

It is also anticipated to provide access or gateways...

15/3,K/112 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1201273 DCTU038
Victims Receive Services As Result of Criminal Fine Collection Efforts

DATE: December 17, 1997 18:23 EST WORD COUNT: 506

... BOP) North Central Region, Kansas City, Kansas. JET uncovered concealed assets through surveillance and computer **searches**, which led to seizures of **bank** and investment accounts and auctioned property resulting in **debt recoveries** of over \$37.6 million. Ms. Holinka trained correctional programs, financial management and victim/witness...

15/3,K/113 (Item 2 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1190295 MNF018
President Signs Bill Repealing Defense Department Garnishment Policy; Important Victory for Credit Grantors and Consumers, Says ACA

DATE: November 21, 1997 15:41 EST WORD COUNT: 676

...fee could not be added to the amount of the judgment or charged to the **debtor**, the effect of the policy was to discourage **creditors** from pursuing garnishments against military **debtors** to **collect** on bad **debts**.

Garnishment is a legal proceeding that allows a **creditor** to obtain payment for a debt by gaining **access** to the assets of a **debtor** that are held by another person. The employer is asked to pay money owed by...

15/3,K/114 (Item 3 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1174800 DCM013
Microlog Introduces 'The Automated Collector' for the Collections Market

DATE: October 27, 1997 10:14 EST WORD COUNT: 524

...world.

The Automated Collector is a flexible, robust, interactive communications tool which interfaces with collections **databases** to **access debtor** information to place outgoing calls and receive incoming calls. In accordance with the Fair **Debt Collection** Practices Act, The Automated Collector first verifies right party contact by asking **debtors** to enter an identification number such as their social security number or other unique data...

15/3,K/115 (Item 4 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1085610 NEM040
Chief Judge Tauro Orders Nationwide Halt to Sears' Fraudulent Collection Practices, Reports U.S. Attorney's Office

DATE: April 21, 1997 17:46 EDT WORD COUNT: 296

... agreed to by SEARS. The order requires that SEARS halt its nationwide unlawful practice of **collecting debt** from these **debtors**. In addition, SEARS is now required to conduct a nationwide review of its collection **records** and identify all **debtors** who have been victimized by the process, and conduct an accounting to determine how much...

15/3,K/116 (Item 5 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0880805 PHW017
PENNSYLVANIA ATTORNEY GENERAL: TWO ANTIQUE AUTOS TO BE AUCTIONED IN BUCKS TO HELP PAY TAX DEBT

DATE: November 8, 1995 12:08 EST WORD COUNT: 470

...s deputy secretary for enforcement, said the state has a \$362,619 tax lien on **record** against Mueller.

Revenue Secretary Judge said the sale of the vehicles illustrates the state's determination to **collect tax debts**.

"The Revenue Department will identify **debtors** ' assets -- such as the antique automobiles in this case -- and pursue all legal options," Judge...

15/3,K/117 (Item 6 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0819502 AT002
FIRST FINANCIAL MANAGEMENT CORPORATION ANNOUNCES AGREEMENT TO PURCHASE
EMPLOYEE BENEFIT PLANS, INC.

DATE: May 15, 1995 08:37 EDT WORD COUNT: 441

...Services include merchant and consumer payment services (involving credit cards, debit cards, checks and non bank immediate money transfers); debt collection and accounts receivable management; data imaging, micrographics and electronic data base management; health care claims processing and integrated management and cost containment services; and the development...

15/3,K/118 (Item 7 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0545348 DV001
FIRST HEALTH (FORMERLY ALTA HEALTH STRATEGIES INC.) ESTABLISHES NEW
SPECIALTY DIVISION TO DEVELOP NEW COST MANAGEMENT PRODUCTS

DATE: December 11, 1992 09:15 EST WORD COUNT: 395

...of data.
Services include merchant credit card authorization, processing and settlement; check guarantee and verification; debt collection and accounts receivable management; data imaging, micrographics and electronic data base management; financial institutions processing; integrated health care cost management services; and the development and marketing of data communications...

15/3,K/119 (Item 8 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0531598 DV002
ALTA HEALTH STRATEGIES TO BECOME FIRST HEALTH; ALTA TO TAKE ON NEW NAME IN
COMBINATION OF OPERATIONS WITH OTHER FPMC SUBSIDIARY

DATE: October 30, 1992 11:07 EST WORD COUNT: 467

...of data.
Services include merchant credit card authorization, processing and settlement; check guarantee and verification; debt collection and accounts receivable management; data imaging, micrographics and electronic data base management; data processing for financial institutions; integrated health care management services; and the development and marketing of data communications and information...

15/3,K/120 (Item 9 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0396248

PG008

PNC'S CFC FINANCIAL SERVICES, NABANCO ENTER PROCESSING AGREEMENT

DATE: September 4, 1991

12:29 EDT

WORD COUNT: 453

...is a national leader in information services, offering a vertically integrated set of data processing, **storage** and management products for the capture, manipulation and distribution of data. Services include merchant credit card authorization, processing and settlement; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; **financial institutions** processing; health and pharmaceutical claims processing; and the development and marketing of data communications and...

Set	Items	Description
S1	7	AU=(LAYNE K? OR LAYNE, K?)
S2	982	DEBT? ?(2N) (COLLECT? OR RECOVER?)
S3	894742	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D- ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL()FILE
S4	976069	STATUS OR. PROGRESS? OR STAGE? ? OR MONITOR?
S5	1072841	VIEW? OR QUER? OR ACCESS? OR SEARCH?
S6	404189	CREDITOR? OR LENDER? OR BANK? ? OR FINANCIAL()INSTITUTION?
S7	343939	DEBTOR? ? OR CLIENT? OR CUSTOMER?
S8	0	S1 AND S2
S9	14	S2 AND S3 AND (S4 OR S5)
S10	425	S2 AND (S6 OR S7)
S11	38	S10 AND (S4 OR S5)
S12	42	S9 OR S11
S13	29	S12 NOT PY>1998
S14	26	RD (unique items)
File	2:INSPEC	1969-2004/Apr W2 (c) 2004 Institution of Electrical Engineers
File	35:Dissertation Abs Online	1861-2004/Mar (c) 2004 ProQuest Info&Learning
File	65:Inside Conferences	1993-2004/Apr W3 (c) 2004 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs	1983-2004/Mar (c) 2004 The HW Wilson Co.
File	233:Internet & Personal Comp. Abs.	1981-2003/Sep (c) 2003 EBSCO Pub.
File	474:New York Times Abs	1969-2004/Apr 21 (c) 2004 The New York Times
File	475:Wall Street Journal Abs	1973-2004/Apr 21 (c) 2004 The New York Times
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
File	256:SoftBase:Reviews,Companies&Prods.	82-2004/Mar (c)2004 Info.Sources Inc

14/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

5757741 INSPEC Abstract Number: C9801-7130-026

Title: Case management now

Author(s): Ewin, N.

Journal: Computers and Law vol.8, no.4 p.8-9

Publisher: Soc. Comput. & Law,

Publication Date: Oct.-Nov. 1997 Country of Publication: UK

CODEN: CLAWDY ISSN: 0140-3249

SICI: 0140-3249(199710/11)8:4L:8:CM;1-I

Material Identity Number: M548-97006

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Case management is a diary function to assist a fee earner to plan the course of a case and then **monitor** and remind as deadlines approach. In the USA, such 'electronic diary' case management systems are common, the software is simple and costs only a few hundred dollars. Some suppliers provide demonstration software on their Web pages, which you can download for trial. In the UK, where lawyers tend to handle more cases at a time, case management software has taken a different approach. Whereas the 'electronic diary' systems rely on the user to set out each case path and then **record** steps as they are taken outside the system, the UK approach has been to action the steps within the case management system and so maintain the case diary automatically. There has been much emphasis on providing productivity tools within the case management system. The case diary can also be used to automate routine tasks. The amount of automation possible depends on the type of legal work: in some, it may only be preparing reminder letters; in others, such as **debt collection**, it could be the whole process, with human intervention only needed when exceptions (e.g. a defence or payment) are received. (0 Refs)

Subfile: C D

Descriptors: law administration; time management

Identifiers: electronic diary; case management software; diary function; fee earners; case course planning; deadlines; reminder systems; USA; demonstration software; World Wide Web pages; downloading; UK; lawyers; productivity tools; routine task automation; legal work; reminder letters; **debt collection**; human intervention; exceptions

Class Codes: C7130 (Public administration); D2120 (Public administration and law); D2010 (Business and professional)

Copyright 1997, IEE

14/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

5409791 INSPEC Abstract Number: C9612-7130-010

Title: Case management. III. Case management and debt collection

Author(s): Lane, M.

Author Affiliation: Lane & Co., Walsall, UK

Journal: Computers and Law vol.7, no.3 p.10-11

Publisher: Soc. Comput. & Law,

Publication Date: Aug.-Sept. 1996 Country of Publication: UK

CODEN: CLAWDY ISSN: 0140-3249

SICI: 0140-3249(199608/09)7:3L:10:CMCM;1-D

Material Identity Number: M548-96005

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The **collection of debts** is generally regarded as a chore-not just by **clients** but by the vast majority of solicitors. It has little glamour (let's be honest it has no glamour) and it does not command the high fees associated with high quality work. I founded a firm with the **collection of debts** on a large scale as its principal objective and, although I personally do not see **debt - collecting** as a chore, I accept that many people do. Like any chore the key is to do it really well-that way the rewards are real, and there is real satisfaction in helping businesses to operate more efficiently by providing effective credit control. The only way to do the job well is to use a computerised system-and our development and use of such a system is the subject of the article. Although the term case management has come to mean all sorts of things in different contexts, there was effective case management software available for **debt - collecting** when there was little available in other fields. In 1994 I moved on to Fathom Technology, which was then in the early **stages** of its development. Since January 1996, I have operated using Fathom's Caseflow system. (0 Refs)

Subfile: C D

Descriptors: law administration; office automation; software packages

Identifiers: **debt collection** ; solicitors; computerised system; case management software; Fathom Technology; Caseflow system

Class Codes: C7130 (Public administration); C7104 (Office automation); D2120 (Public administration and law); D5000 (Office automation - computing)

Copyright 1996, IEE

14/5/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

04374390

Title: **West Capital doubles income with new PBX-computer link**

Author(s): Harler, C.

Journal: Communications News vol.30, no.1 p.14

Publication Date: Jan. 1993 Country of Publication: USA

CODEN: CMUNA9 ISSN: 0010-3632

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E)

Abstract: This **debt collection** agency needed a system to allow massive outbound calling instant tracking of the changing **status** of individual accounts, geographical breakdown and tracking by **client** institution. In addition, it needed to screen out 'engaged' signals, answering machines and hangups from people who don't want to be found. The answer was a \$600000 upgrade of its telecomm system, including a 9751 CBX-10 from Rolm, automatic call distribution, automatic number identification capability, a CallBridge switch-to-host link and an IBM AS/400 running CallPath/400. (0 Refs)

Subfile: D

Descriptors: accounting; automatic telephone systems; private telephone exchanges; telecommunications computer control; tracking

Identifiers: West Capital; **debt collection** agency; outbound calling; tracking; geographical breakdown; answering machines; automatic call distribution; automatic number identification; switch-to-host link

Class Codes: D2050B (Accounting); D4070 (Telephone systems)

14/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

04008378 INSPEC Abstract Number: D91003103

Title: Get your money-now! (debt collection program)

Author(s): Gutman, D.

Journal: Success vol.38, no.7 p.14

Publication Date: Sept. 1991 Country of Publication: USA

CODEN: SUCSEY ISSN: 0745-2489

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Product Review (R)

Abstract: At last: a computer program that helps you collect from **clients** who owe you money. The program is called Ca\$h Collector, and it gives a small company the muscle of an in-house collection agency. With Ca\$h Collector, everything is automated. When you boot up the program each day, it scans the **client** base and tells you the **status**. If there's an overdue debt, the computer takes the name and address of the **debtor**, merges it with an appropriate form letter from its memory, and prints it. Ca\$h Collector also gives you **progress** reports telling who's behind in payments and what letters you've sent. Reports can be printed daily, monthly, or quarterly. (0 Refs)

Subfile: D

Descriptors: finance; software packages

Identifiers: automation; **debt collection**; computer program; small company; Ca\$h Collector

Class Codes: D2050 (Financial applications)

14/5/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

03245193 INSPEC Abstract Number: C88064869

Title: Information technology and the court service

Author(s): Potter, R.

Journal: Computers and Law no.56 p.14-16

Publication Date: June 1988 Country of Publication: UK

CODEN: CLAWDY ISSN: 0140-3249

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The **progress** and background of information technology initiatives in the Lord Chancellor's Department (LCD) are discussed. The Lord Chancellor is responsible for the administration of justice in the higher courts in England and Wales. Ongoing projects include a funds accounting system; a central **database** for **debt recovery** administration in the Claims Registry; multi-user computer facilities in Crown Court Centres; and the work of the Office Systems Branch which has responsibility for these and other projects. Departmental business plans and the future of computerisation, are also discussed. (0 Refs)

Subfile: C

Descriptors: financial data processing; law administration; office automation; technological forecasting

Identifiers: ongoing projects; court service; information technology initiatives; LCD; Lord Chancellor; higher courts; England; Wales; funds accounting system; central **database**; **debt recovery** administration; Claims Registry; multi-user computer facilities; Crown Court Centres; Office Systems Branch; business plans; future

Class Codes: C7104 (Office automation); C7120 (Finance); C7130 (Public administration)

14/5/6 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

02137167 INSPEC Abstract Number: D83001134

Title: I call the computer, M'Lud

Author(s): Wallis, G.

Journal: Accountancy vol.94, no.1082 p.80-2

Publication Date: Oct. 1983 Country of Publication: UK

CODEN: ACTYAD ISSN: 0001-4664

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: A law practice is a commercial undertaking and it should be run in a businesslike way. This means that proper **records** and accounting systems should be maintained. Maintenance of proper accounting routines is made much easier by using a computer. A range of software has been developed by both manufacturers and software houses covering the three application areas. Packages for the following are available at present: time recording; legal accounting; and word processing. For barristers, the main attraction of a computer is its ability to handle efficiently fee note rendering and **debt collection**. Word processing is useful in any practice handling a great deal of conveyancing work or high volumes of text or correspondence. One other development has been the arrival of two information retrieval systems, Lexis and Eurolex, which give fast **access** to previous cases and precedents. The best answer for the solicitor contemplating the purchase of a system is to obtain objective advice on the most suitable choice for his needs. (0 Refs)

Subfile: D

Descriptors: accounts data processing; word processing

Identifiers: lawyers; law practice; accounting systems; computer; software; time recording; legal accounting; word processing; barristers; fee note rendering; **debt collection**; information retrieval systems; Lexis; Eurolex; solicitor

Class Codes: D2010 (Business and professional); D2120 (Public administration and law); D2050B (Accounting)

14/5/7 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01406934 ORDER NO: AADAA-I9508820

POLITICAL PARTIES IN NORTH CAROLINA BEFORE THE CONSTITUTION, 1782-1787

Author: LEFFLER, RICHARD LARRY

Degree: PH.D.

Year: 1994

Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MADISON (0262)

Supervisor: NORMAN K. RISJORD

Source: VOLUME 55/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3965. 429 PAGES

Descriptors: HISTORY, UNITED STATES

Descriptor Codes: 0337

By 1787 a formative party system had developed in North Carolina divided along regional, economic, and ideological lines. One party, the conservatives, was strongest where staple commodities were suitable for foreign commerce, where **access** to those foreign markets was available, where merchants operated, and where high property values were present. Conservatives opposed paper money, judicial and legislative interference with relations between **debtors** and **creditors**, and any relaxation of

common-law practices concerning **debt collection** . They supported the rights of Tories to reclaim their property and of British **creditors** to **collect debts** owed to them. They favored taxes sufficiently high to meet the fiscal responsibilities of the state, and they preferred that those taxes be levied equally against all real property regardless of value. They sought to cede the western lands to Congress or to sell them at high prices.

The radicals were strongest where staple crops were primarily for home consumption or for trade within the state or to nearby states, where overseas trade was less important, where land values were lower, and where important merchants as opposed to traders were scarce. The radicals favored paper money, which they believed would make credit available and provide the means to pay debts and taxes. They defended the confiscation practices of the state and sought to prevent specified Tories from bringing suit to reclaim confiscated property. They favored lower taxes in general and sought to shift the tax burden from real property in the back country to far more valuable lands in the Tidewater, to excise taxes on imports, and to the stock-in-trade of merchants. Finally, they opposed the cession of the western lands and sought the lowest possible prices for its sale, in order to make purchases **accessible** to the greatest number of people.

There was a powerful correlation between the party structure in state politics and the positions taken on the great national issue of the day, the U.S. Constitution. The members of the conservative party overwhelmingly supported the Constitution and the members of the radical party overwhelmingly opposed it.

14/5/8 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2004 The HW Wilson Co. All rts. reserv.

1334429 H.W. WILSON RECORD NUMBER: BAST96020454

Gazprom follows unique course to privatization

Surovtsev, Dmitry;

Oil & Gas Journal v. 94 (Mar. 25 '96) p. 62-5

DOCUMENT TYPE: Feature Article ISSN: 0030-1388 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: Part of a special section on the **progress** of Russia's petroleum industry outlines the unique path to privatization followed by the natural gas industry. Russian gas, in contrast to the oil industry, is dominated by an officially approved monopoly--Joint Stock Society (RAO) Gazprom. Gazprom, which produces, transports, and exports most of the gas in Russia, has been privatized as a monopoly with a legal ownership **status** considerably different to that of privatized Russian oil producers. As it adapts to its **status** as a private concern, two significant challenges confront Gazprom: the financing of a major pipeline to Europe for the export of gas produced in fields under development in the Yamal Peninsula and the **collection** of **debts** owed it by **customers** , both in and outside of Russia, for previous gas deliveries. In addition, Gazprom needs to deal with questions about whether it should remain as a monopoly--questions unlikely to be answered until Russia's political situation is more certain than it is at present.

DESCRIPTORS: Privatization; Gazprom (Firm);

14/5/9 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003 EBSCO Pub. All rts. reserv.

00363121 94PW10-020

Collections made easy

Hoffman, Arden M

PC World , October 1, 1994 , v12 n10 p90, 1 Page(s)

ISSN: 0737-8939

Company Name: Gazelle Systems

Product Name: Collections Plus for DOS

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B

Hardware/Software Compatibility: DOS

Geographic Location: United States

Presents a favorable review of Collections Plus for DOS (\$249), a **debt collection** program from Gazelle Systems Inc. (800, 801). The program manages overdue debts. Users enter **client** and payment information including payment histories, outstanding principals, and collection fees. Data in accounting programs can be imported into the program as a delimited ASCII file. The program **monitors** the data and advises the user when follow up actions should be initiated. It provides eight standard collection letters in English and Spanish which can be customized, and they include check requests, monthly reminders, and legal threats. (djd)

Descriptors: Accounting; Software Review

Identifiers: Collections Plus for DOS; Gazelle Systems

14/5/10 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2004 The New York Times. All rts. reserv.

05591398 NYT Sequence Number: 152127890825

ISRAELI KIDNAPPED IN WEST BANK ; TROOPS SEAL OFF AND SEARCH TOWN
BRINKLEY, JOEL

New York Times, Col. 3, Pg. 7, Sec. 1

Friday August 25 1989

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Hundreds of Israeli soldiers **search** for jeweler Shaul Mishaniya, gold dealer kidnapped by masked Palestinians in Tulkarm, where he had gone to **collect debts** ; four Jewish settlers, father and three young children, are killed when car slams into bus that had crossed road to avoid being stoned from West **Bank** refugee camp (S)

DESCRIPTORS: PALESTINIANS

PERSONAL NAMES: MISHANIYA, SHAUL; BRINKLEY, JOEL

GEOGRAPHIC NAMES: MIDDLE EAST; ISRAEL, STATE OF; ISRAELI SETTLEMENTS
(OCCUPIED TERRITORIES)

14/5/11 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2004 The New York Times. All rts. reserv.

01155494 NYT Sequence Number: 041175820208

Robert A Bennett examines contrasting views on possible declaration of default on Poland's debts to Western creditors .Polish crisis has escalated concept of default from tool for collecting debts to potentially powerful political weapon in conflict between US and USSR.

Defense Sec Caspar Weinberger reportedly favors declaration of default, believing it would pressure USSR and Polish authorities to lift martial law. Bankers contend their chances of being repaid would be better without declaration of default, which they say might cause Poland to stop making any payments and force banks to resort to lengthy court process. Some bankers also say economic effects of default action could further destabilize Poland and thus be counterproductive (M).)

BENNETT, ROBERT A

New York Times, Col. 6, Pg. 29, Sec. 1

Monday February 8 1982

DOCUMENT TYPE: Newspaper; Analysis JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: MARTIAL LAW; **BANKS** AND BANKING; INTERNATIONAL RELATIONS; DEBT; DEFAULTING; INTERNATIONAL CREDIT

PERSONAL NAMES: BENNETT, ROBERT A; WEINBERGER, CASPAR W (SEC)

GEOGRAPHIC NAMES: UNION OF SOVIET SOCIALIST REPUBLICS; UNITED STATES; POLAND

14/5/12 (Item 3 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2004 The New York Times. All rts. reserv.

00390272 NYT Sequence Number: 045612731123

2 English banks , Natl Westminster and Internatl Commerce, sue Crocker Natl Bank and FDIC for recovery of debts arising from collapse of US Natl Bank of San Diego; suit charges banks were unjustifiably excluded from salvage operation carried out by FDIC and Crocker Natl Bank and relegated to status of subordinate creditors ; US Natl's \$90-million debt to European banks was not included in liabilities taken over by Crocker Natl when it took over US Natl)

New York Times, Col. 6, Pg. 54

Friday November 23 1973

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: CROCKER NATIONAL **BANK** (SAN FRANCISCO); FEDERAL DEPOSIT INSURANCE CORP (FDIC); INTERNATIONAL COMMERCE **BANK** ; NATIONAL WESTMINSTER **BANK** LTD (LONDON); UNITED STATES NATIONAL **BANK** (SAN DIEGO, CALIF)

DESCRIPTORS: BANKRUPTCIES

14/5/13 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2004 The New York Times. All rts. reserv.

01149461 NYT Sequence Number: 000189810424

Reagan Administration wants to strenghten Federal Government's debt - collection procedures by getting access to confidential IRS records that would provide clues to debtors ' whereabouts. OMB Dir David Stockman tells Senate Governmental Affairs Committee Government needs 'essential tools and techniques' to collect more than \$25 billion in delinquent loans (S).)

Wall Street Journal, Col. 2, Pg. 6

Friday April 24 1981

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: SENATE COMMITTEE ON GOVERNMENTAL AFFAIRS; MANAGEMENT AND
BUDGET, OFFICE OF; INTERNAL REVENUE SERVICE (IRS)
DESCRIPTORS: CREDIT (GENERAL); ARCHIVES AND **RECORDS** ; DISCLOSURE OF
INFORMATION; DEFAULTING; **DEBT** ; **COLLECTION AGENCIES**
PERSONAL NAMES: STOCKMAN, DAVID A (DIR)
GEOGRAPHIC NAMES: UNITED STATES

14/5/14 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06695396
Blenheim debt agency first on Net with credit checking
NEW ZEALAND: NEW INTERNET SERVICE BY CREDITMENS
NZInfoTechWeekly (XXX) 28 Sep 1998 P.1
Language: ENGLISH

The first Internet credit-checking service for individuals' reporting has been launched in New Zealand by Blenheim **debt collection** agency Creditmens. The new service is aimed at finance companies and retailers, which uses a Kiwi-made encryption system to deliver consumer credit card details on the Internet. The Java-based system offers security from Web browser through to the **server** , with a consumer **database** of 145,000 **records** and daily updates of 3,000 **records** . Creditmens will compile the daily **customer** information from its Wellington, Christchurch, Dunedin, Nelson, Auckland and Blenheim branches. **Customers** can apply to the Creditmens service, where a logon is given for Web site connections at a NZ\$ 4 cost per Internet credit **query** . The credit **queries** are cheaper and faster than dial-up or fax services, which makes it suitable for retail outlets.

COMPANY: CREDITMENS; INTERNET
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
Consumer Finance Institutions (6140); **Databases** (7375DA);
EVENT: Product Design & Development (33);
COUNTRY: New Zealand (9NEZ);

14/5/15 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06622625
debt relief
SRI LANKA: GOVERNMENT TO TAKE OVER DEBTS
Textile Asia (XCR) Apr 1998 p.78
Language: ENGLISH

The Sri Lankan government will take over all the debts of ailing textile companies in Sri Lanka. Under the S RS 6 bn Textile **Debt Recovery** Fund, all loans of the textile companies will be paid by Sri Lankan government for three years. After the three years, the textile companies must settle all outstanding debts within the next seven years. As the loan has been taken over by the government, all loan collateral will be released back to the textile companies. This will enable the companies to seek further financial assistance from commercial **banks** to modernise and expand their operations. Furthermore, any such modernisation or expansion will be granted Board of Investment **status** on which Sri Lankan government will pay all the interest of the project for a period of 18 months. The **debt**

recovery scheme has been launched to revitalise the once strong Sri Lankan textile industry. In all, textile companies in Sri Lanka owes some S RS 34 mn for utilities, S RS 140 mn to the Employees Provident Fund (EPF) and Employees Trust Fund (ETF) as well as S RS 4 bn in loans to commercial and development **banks** .

PRODUCT: Textile Mill Products (2200);
EVENT: Market & Industry News (60); Government Domestic Functions (97);
COUNTRY: Sri Lanka (9SRI);

14/5/16 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06494352
New rules to tackle unfair practices
HONG KONG: CODE OF BANKING PRACTICE ENFORCED
The HongKong Standard (XKR) 12 July 1997 p.2
Language: ENGLISH

The Hong Kong Association of **Banks** and the Deposit-taking Companies Association launched the Code of Banking Practice on 11 July 1997 to prevent anomalous banking practices. The Code discourages **banks** from automatically enrolling existing **customers** into new services or products involving additional costs without their consent. It also provides long and detailed guidelines on the use of **debt collection** agencies by **banks** . Lastly, the Code will further enhance the transparency and quality of banking services in Hong Kong. The code takes effect on 14 July and a survey will be conducted in six months to **monitor** compliance with the code. It is subject to review at least every two years. *

PRODUCT: Economic Programmes (9108);
EVENT: null (00);
COUNTRY: Hong Kong (9HON);

14/5/17 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06480484
Ukraine
UKRAINE: EBRD GIVES UKRAINE HIGHER RATING
Ekonomicheskie novosti (ZTP) 10/May 1997 p.3
Language: RUSSIAN

The European **Bank** for Reconstruction and Development (EBRD) decided to give Ukraine a higher rating. In 1997, Ukraine will be transferred from the third country group (emerging market economy) into the second group (transition **stage** to the market economy). This will allow to increase volume of EBRD's credits to the country up to US\$ 600 mn in 1997, compared with the maximum of US\$ 200 mn in 1996. *

COMPANY: EBRD; EUROPEAN **BANK** FOR RECONSTRUCTION & DEVT

PRODUCT: Intl Affairs & Finance (9103); Public **Debt** (E5660); Credit & Collection Services (7320); Credit Risk (6020CR);
EVENT: null (00);
COUNTRY: USSR (6USS);

14/5/18 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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06374372

El Banco Popular abre una ofensiav comercial con la entrada en el ne\

SPAIN: HOME BANKING TARGETED BY BANCO POPULAR

Expansion (EXN) 05 Oct 1996 p.9

Language: SPANISH

Aimed at signing on 500,000 new **clients** a year between 1996 and 1999, Spanish **bank** Banco Popular has announced it will the home/telephone banking business. The **bank** will invest Pta 200mn in an initial **stage** in launching the service and is expecting to receive around 3,000 calls per day. The new services will include computer banking, bad **debt collection** and telemarketing.

COMPANY: BANCO POPULAR

EVENT: Plant/Facilities/Equipment (44);

COUNTRY: Spain (4SPA);

14/5/19 (Item 6 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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06207350

Nouveau sursis pour la cristallerie Daum

FRANCE: **BANKS** POSTPONE DEADLINE FOR DAUM

Le Figaro (XMV) 28 Sep 1995 p.54

Language: FRENCH

The **banks** have postponed the deadline for the **debt collection** of the French luxury glassware company Daum (FFr 147mn of turnover in 1993), which suffers from overcapacity due to the competition of imports from Eastern Countries and of French mechanical glassware plants. The **creditor banks** have granted a month delay to the company, which is **searching** for an acquirer.

COMPANY: DAUM

PRODUCT: Household Glassware (3229HG);

EVENT: Company Acquisitions (16); Company Financial Data (80);

COUNTRY: France (4FRA);

14/5/20 (Item 7 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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06160826

Credit info trading to make debut in July

SOUTH KOREA: CREDIT INFORMATION FROM JULY 1995

Korea Herald (XBF) 25 May 1995 P. 8

Language: ENGLISH

The Ministry of Finance and Economy had given approval for credit

information gathering and evaluation of corporations and individuals to be established from 6 July 1995. An enforcement decree to the Act on the Use and Protection of Credit Information will take effect. This decree defines Credit information as gathering information from **financial institutions** and government bodies related to corporations and individuals business dealings. Information gathered include name, address, registration number, any loans from **financial institutions**, securities, event of loan defaults, bankruptcies, financial statements of companies, court rulings and back taxes. Corporations going into such businesses will only be allowed to engage in the following :- 1) Information gathering on **status** of persons and corporation, such information are then sold to **clients**. 2) Information gathering, processing and retrieving for **clients** ' use 3) **Debt collection** on behalf for **clients** or filing lawsuits to protect **clients** ' claims and the demand of auction of assets belonging to **debtors**. To qualify as Credit Information traders, one must have a capital of Won 10 bn or more. The following corporations meet this criteria:- 1) Korea Investors Service Inc 2) National Information & Credit Evaluation Inc 3) Korea Management and Credit Rating Corp 4) Korea Credit Guarantee Fund 5) Korea Technology Credit Guarantee Fund Such traders are allowed **access** to information held by government agencies but prohibited from gathering information on national security, corporate trade secrets and personal privacy. Personal Credit Information by their **clients** is limited to opening and maintenance of commercial and financial relations with individuals. **Financial institutions**, department stores and other sales corporations will need to obtain prior written consent from their **clients** in order to provide information to the credit information traders Care must be taken by traders as individuals have the right of claim against damages done and they can also demand disclosure and rectification of credit information held by the traders. *

PRODUCT: Economic Programmes (9108); Planning & Information (9912);
 EVENT: Government Regulations (93);
 COUNTRY: South Korea (9SOK);

14/5/21 (Item 8 from file: 583)
 DIALOG(R) File 583:Gale Group Globalbase(TM)
 (c) 2002 The Gale Group. All rts. reserv.

06063742
 Firmennächrichten: Joint venture zwischen/Schwarze Liste unter "Kiss\
 SWITZERLAND:KISSDIRECT CREDIT INFORMATION SYSTEM
 Der Bund (NZZ) 19 Oct 1994 p.15, and Neue Zuercher Zeitung, 20 Oct 1994,
 p.14
 Language: GERMAN

The credit inquiry agency Teledata AG and the credit inquiry and **debt collection** agency Intrum Justitia AG have formed a joint venture to set up an on-line credit information system in Switzerland. Kredit-Informations-System-Schweiz (Kissdirect) will comprise e.g. Intrum's own **database** and data on 350,000 firms in the Register of Companies. It will hold around 3mn entries on **debt collection** and data on around 500,000 people. In addition, it will be linked to the Nationaldatei national **database**, which contains 2.9mn addresses. If they have a justified reason to request information, **banks**, insurance funds, financial and leasing companies can make a **search** at a charge of SwFr 10-30.

COMPANY: TELEDATA; INTRUM JUSTITIA; KISSDIRECT;
 KREDIT-INFORMATION-SYSTEM-SCHWEIZ

PRODUCT: Financial Services (6000); Credit & Collection Services (7320);
Credit Risk (6020CR); **Databases** (7375DA);
EVENT: Company Formation (12); Company Formation (14);
COUNTRY: Switzerland (5SWI);

14/5/22 (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05871662
Tracing the missing gone-aways
UK: **LENDERS** ' PROBLEM OF 'GONE-AWAYS'
Mortgage Finance Gazette (MFG) Jul 1993 p.20
Language: ENGLISH

Lenders of consumer credit's bad debt provisions currently amount to over GBP 14bn, many of which can be blamed on borrowers who have moved without leaving a forwarding address, otherwise known as 'gone-aways'. Some 35% of credit card write-offs are the result of 'gone-aways'. IN an attempt to deal with this problem, Lewis Group and Infolink have set up a joint venture which will trace 'gone-aways' and **recover** the **debt** outstanding: Locate. **Lenders** can have on-line **access** to the Locate service, described as an information sharing resource.

PRODUCT: Retail Banking Services (6006); Private Debt (E5650);
EVENT: Law & Order (98);
COUNTRY: United Kingdom (4UK);

14/5/23 (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05738310
Survey of Credit Management 5: Critical analysis in depth
UK - CREDIT MANAGERS PROFILE COMPUTERS
Financial Times (C) 1992 (FT) 10 March 1993 ps35

CREDIT managers are looking for more from their computer services than mere credit scoring in the 1990s. During the recession, they are more likely to need help in assessing which bad debts are most likely to be repaid. As an application, credit management has followed the trend of computing in general - mainframes, bureau services, then devolution to the in-house minicomputer and ultimately, the PC. At the same time, the agenda has changed for credit managers. They are looking for better and more responsive control of existing data, often achieved by attaching a PC to feed from mainframe-held data for sampling and testing. Extending the credit-scoring principle to **debt recovery**, SSI Nynex developed its **Debt Recovery** System, now used, inter alia, in Marks & Spencer Financial Services, Girobank, and Diners Club. According to Andy Swain, an account manager in **debt recovery** working for the London-based distributor of the software, AST, the time has come for a more constructive role for computer services than purely the timing and administration of litigation. 'What we offer is a broader **view** of **debt recovery**. For as many as 250,000 accounts, **lenders** are having to pay heavy fees trying to **recover** bad **debts**, through structured payments or through outside **debt collectors**. With our system, we can select the people most likely to pay by assessing the age, balance, and other criteria.' The problem of bad debts plagues smaller companies as well as the large institutional **lenders**

. For the smaller companies, PC solutions are becoming available to collect and control cash, and **monitor debtors** . C2 is a credit management package from ACS, based in Rochester, providing daily reminders and automatic documentation for **debt recovery** . Business Information Technological Systems, of Ripon, North Yorks, provides a Credit Check **database** , updated weekly by disk, which keeps a regular check on the credit-worthiness of **customers** , suppliers, subcontractors, competitors, or prospects, covering companies of all sizes.**
Copyright: Financial Times Ltd 1992

PRODUCT: Data Processing in Finance Sector (7374FI); Computer Services (COSV);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

14/5/24 (Item 11 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

04270679
SANDERSON LAUNCHES **DEBT COLLECTION PACKAGE**
UK - SANDERSON LAUNCHES **DEBT COLLECTION PACKAGE**
Mortgage Finance Gazette (MFG) 0 May 1991 p24

Sanderson CFL has introduced the Tallyman **debt collection** software package offering cost-effective, rapid cash collection for firms aiming to cut the amount of cases ending in litigation. The product targets local govt offices, finance houses, building societies and **banks** . Individual **customer** data can be accomodated on input screens by the user, or data can be entered by scratch screens in a free format. An integrated word processor is also featured and various management control functions are available. Complex accounts can be prioritised by work queues and **progress** continually **monitored** . The firm's **debt recovery** litigation software product, Minder, is Tallyman-compatible, with Tallyman running under UNIX and PICK operating systems.*

PRODUCT: Electronic Banking Services (6005); Financial Software (7372FS); CAD/CAM Mechanical Software (COSW);
EVENT: PRODUCTS, PROCESSES & SERVICES (30);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

14/5/25 (Item 1 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00096974 DOCUMENT TYPE: Review

PRODUCT NAMES: Financial Information (833452)

TITLE: Value added deal database finds its niche
AUTHOR: Beveridge, Richard
SOURCE: Information World Review, v117 p21(1) Sep 1996
ISSN: 0950-9879
HOMEPAGE: <http://www.iwr.co.uk>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

FT Information's Precedents **Database** Tracker, a value-added **database**, gets very good marks overall, with an excellent feature set. The historical company filing analysis tool is a comprehensively indexed archive of United Kingdom, European, and international corporate documents. Prospectuses and annual reports included go back to 1991; the system will become larger and more complete as the **customer** base and demand for information increases. Nightly updates keep PDT current. Documents available include prospectuses for equity and **debt**. A growing **collection** of international documents is also **accessible**. Users benefit from the manner in which deal documents are categorized. Each is tagged with a complete bibliographic **record** that lists company and advertiser details, method and reason for a transaction, and various other helpful information. PDT's summaries make it preferable to competing products, because users do not have to tediously peruse each document's pages to determine if the information provided is relevant. The well-advised combination of document indexing and a guided interface reduces the time required to run elaborate **searches**. Documents can be **searched** under multiple fields, and **searchers** can build a **search** offline, which reduces charges.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Content Providers; Financial Information; Information
Retrieval; Investment Analysis
REVISION DATE: 20000830

14/5/26 (Item 2 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00060053 DOCUMENT TYPE: Review

PRODUCT NAMES: Calendar Creator Plus (014692); AbacusLaw (330353);
CompuLaw Network Docket Jr (491225); Commercial Legal Software (491233);
OnTime (277312)

TITLE: Do You Know What Day It Is?
AUTHOR: Woodbury, Carol
SOURCE: Law Office Computing, v3 n6 p100(7) Dec/Jan 1994
ISSN: 1055-128X

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

Attorneys describe their calendar products and why they use them: Calendar Creator Plus prints standard calendars, and one attorney likes the many print formats available. Abacus LAW, a docket/calendar DOS program, is the choice of another lawyer. The product stores **clients**, matters, and calendar/docket events, and can link the various fields. Easy **access** to all data recommends Abacus LAW. CompuLaw Network Docket Jr was chosen over Abacus LAW by another attorney, because it supports built-in rules sets for different California counties and has good reporting features. Commercial Legal Software automates **debt collection** for an attorney, including pleading setup and date tracking. The program was chosen for its ability to support the small firm and its ease of use. OnTime keeps another lawyer up

to date, but it does not support docketing well, requiring extensive manual data entry.

COMPANY NAME: Broderbund Software Inc (117081); Abacus Data Systems Inc (502227); CompuLaw LLC (361895); Commercial Legal Software Inc (579394); OpenText Corp (640204)

SPECIAL FEATURE: Charts

DESCRIPTORS: Calendars; Collections Management; Law Firm Accounting; Law Firms; Legal; Time Management

REVISION DATE: 20010930

Set	Items	Description
S1	1	AU=(LAYNE K? OR LAYNE, K?)
S2	356	(BILL? ? OR DEBT? ?) (2N)COLLECT?
S3	474628	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D- ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL() FILE
S4	631702	STATUS OR PROGRESS? OR STAGE? ? OR MONITOR?
S5	1690985	VIEW? OR QUER? OR ACCESS? OR SEARCH?
S6	90	S2(S)S3
S7	23	S6(20N) (S4 OR S5)
S8	39	S2(S)S4
S9	15	S8(20N) (S3 OR S5)
S10	73	S2(S)S5
S11	25	S10(20N) (S4 OR S3)
S12	34	S7 OR S9 OR S11
S13	18	S12 AND IC=G06F?

? show file

File 348:EUROPEAN PATENTS 1978-2004/Apr W02

(c) 2004 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20040415,UT=20040408

(c) 2004 WIPO/Univentio

13/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01679386

Payment system and method, server apparatus, payment processing method, and
computer programme

System und Verfahren zum Bezahlen, Server, Verfahren zum Verarbeiten von
Zahlungen, und Computerprogramm

Systeme et methode de paiement, serveur, methode pour le traitement des
paiements, et programme informatique

PATENT ASSIGNEE:

Pioneer Corporation, (2812420), 4-1 Meguro 1-chome, Meguro-ku, Tokyo,
(JP), (Applicant designated States: all)

INVENTOR:

Hatano, Ichiro, c/o Pioneer Corporation, No. 4-1 Meguro 1-chome,
Meguro-ku, Tokyo, (JP)

Tanabe, Tooru, c/o Pioneer Corporation, No. 4-1 Meguro 1-chome,
Meguro-ku, Tokyo, (JP)

LEGAL REPRESENTATIVE:

Viering, Jentschura & Partner (100648), Patent- und Rechtsanwälte,
Steinsdorfstr. 6, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1378844 A2 040107 (Basic)

APPLICATION (CC, No, Date): EP 2003015225 030704;

PRIORITY (CC, No, Date): JP 2002196068 020704

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IT; LI; LU; MC; NL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-019/00

ABSTRACT WORD COUNT: 160

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200402	3646
SPEC A	(English)	200402	10969
Total word count - document A			14615
Total word count - document B			0
Total word count - documents A + B			14615

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION a payment system and method, which can perform a data
process of paying and/or **collecting** the **debt** through a **server**
apparatus and a communication network as for a product and a service
involving both a...

13/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01382561

Professional teleconsulting method and system

Professionelle Fernberatungsmethode und entsprechendes System

Procede et systeme de teleconsultation professionnelle

PATENT ASSIGNEE:

Investigacion, Informatica Y Communicationes, S.L., (3091020), Str.

Antonio Rodriguez, 27, 28223 Pozuelo de Alarcon Madrid, (ES),
(Applicant designated States: all)

INVENTOR:

Martinez Vazquez, Dario, Str. Antonio Rodriguez, 27, 28223 Pozuelo de Alarcon, Madrid, (ES)

LEGAL REPRESENTATIVE:

Gonzalez Gomez, Maria de las Virtudes (58632), Str. Pedro Texeira, 10 Fl. 4, 10, 28020 Madrid, (ES)

PATENT (CC, No, Kind, Date): EP 1174806 A1 020123 (Basic)

APPLICATION (CC, No, Date): EP 2000500163 000721;

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G06F-017/30

ABSTRACT WORD COUNT: 142

NOTE:

Figure number on first page: NONE

LANGUAGE (Publication,Procedural,Application): English; English; Spanish

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200204	1235
SPEC A	(English)	200204	2783
Total word count - document A			4018
Total word count - document B			0
Total word count - documents A + B			4018

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

... G06F-017/30

...SPECIFICATION authorised users, as well as to establish the authorised actions for each one of them; **record** the activity executed, **bill** and **collect** and other services;

b) **Access** control programme (11), permitting **access** to the server to make enquiries only to authorised lawyers and permitting a query to...

13/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01373439

METHOD OF MANAGING TRANSACTION AND SETTLEMENT, AND METHOD OF INFORMING INFORMATION ON CONSUMPTION TRENDS

VERFAHREN ZUR VERWALTUNG VON TRANSAKTIONEN UND BEGLEICHUNGEN UND VERFAHREN ZUM INFORMIEREN BER INFORMATIONEN BEZ GLICH VERBRAUCHSTRENDS

PROCEDE DE GESTION DE TRANSACTIONS ET DE REGLEMENTS, ET PROCEDE DE TRANSMISSION D'INFORMATIONS CONCERNANT DES TENDANCES DE CONSOMMATION

PATENT ASSIGNEE:

Computer Applications Co., Ltd., (3921210), 1-28-20, Kandasudacho, Chiyoda-ku, Tokyo 101-0041, (JP), (Applicant designated States: all)

INVENTOR:

UEHARA, Tsuyoshi, 2-3-1, Shintoride, Toride-shi Ibaraki 302-0031, (JP)

MURAKAMI, Masaharu, c/o NTT Data Corporation 3-3-3, Toyosu Koto-ku, Tokyo 135-6033, (JP)

LEGAL REPRESENTATIVE:

Hoffmann, Eckart, Dipl.-Ing. (5571), Patentanwalt, Bahnhofstrasse 103, 82166 Grafelfing, (DE)

PATENT (CC, No, Kind, Date): EP 1291794 A1 030312 (Basic)

WO 2001082162 011101
APPLICATION (CC, No, Date): EP 2001925904 010425; WO 2001JP3568 010425
PRIORITY (CC, No, Date): JP 2000125934 000426; JP 2000205305 000706
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-017/60
ABSTRACT WORD COUNT: 226
NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200311	1868
SPEC A	(English)	200311	19667
Total word count - document A			21535
Total word count - document B			0
Total word count - documents A + B			21535

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION 1). When the invoice management section 27 is requested by the supplier system 7 to **search** for this electronic invoice (or, in a case where an automatic notification has been pre-requested, when the **status** of this electronic invoice is updated to "opened"), the status of the electronic invoice (namely...

13/3,K/4 (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

00401737

Object addressability in data processing systems
Objektadressierbarkeit in Datenverarbeitungssystemen
Possibilite d'adressage d'objet dans des systemes de traitements de donnees
PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,
Armonk, N.Y. 10504, (US), (applicant designated states:
BE;CH;DE;ES;FR;GB;IT;LI;NL;SE)

INVENTOR:

Beitel, Bradley James, 17222 Skyline Boulevard, Woodside, CA 94062, (US)
Haug, Charles Leslie, 410 Sims Road, Santa Cruz, CA 95060, (US)
Sobrino, Elba Maria, 1362 Greenwich Court, San Jose, CA 95125, (US)

LEGAL REPRESENTATIVE:

Burt, Roger James, Dr. (52152), IBM United Kingdom Limited Intellectual
Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 403123 A2 901219 (Basic)
EP 403123 A3 930804
EP 403123 B1 970502

APPLICATION (CC, No, Date): EP 90305972 900531;
PRIORITY (CC, No, Date): US 367081 890616
DESIGNATED STATES: BE; CH; DE; ES; FR; GB; IT; LI; NL; SE
INTERNATIONAL PATENT CLASS: G06F-017/30
ABSTRACT WORD COUNT: 136

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language Update Word Count

CLAIMS A	(English)	EPABF1	513
CLAIMS B	(English)	EPAB97	442
CLAIMS B	(German)	EPAB97	469
CLAIMS B	(French)	EPAB97	536
SPEC A	(English)	EPABF1	4915
SPEC B	(English)	EPAB97	5146
Total word count - document A			5428
Total word count - document B			6593
Total word count - documents A + B			12021

INTERNATIONAL PATENT CLASS: G06F-017/30

...SPECIFICATION withdrawal views" is selected.) Thus every individual application can have ready access to the master **collection bill** of materials without having to exit the current application.

This takes on added significance when considering off-line **storage**. Assume for the example above, that the applications holding the 4000 image collection is off...

...SPECIFICATION withdrawal views" is selected.) Thus every individual application can have ready access to the master **collection bill** of materials without having to exit the current application.

This takes on added significance when considering off-line **storage**. Assume for the example above, that the applications holding the 4000 image collection is off...

13/3,K/5 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01099841

METHOD TO IMPROVE DEBT COLLECTION PRACTICES

PROCEDE SERVANT A AMELIORER LE RECOUVREMENT DE CREANCES

Patent Applicant/Assignee:

ACCENTURE GLOBAL SERVICES GMBH, Geschäftshaus Herrenacker 15, 8200 Schaffhausen, CH, CH (Residence), CH (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

O'NEILL Patrick G, 706 Forrest Avenue, Wilmette, IL 60091, US, US (Residence), US (Nationality)

Legal Representative:

KRAUSE Joseph P (agent), Vedder, Price, Kaufman & Kammholz, P.C., 222 N. LaSalle Street, Chicago, IL 60601, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200421118 A2 20040311 (WO 0421118)

Application: WO 2003US26753 20030828 (PCT/WO US03026753)

Priority Application: US 2002229803 20020828

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL

PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA

ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3149

Main International Patent Class: **G06F**

Fulltext Availability:

Detailed Description

Detailed Description

... whom payments were subsequently received. Performing step 212 will sometimes require a manual review of **records** to determine what sort of collection strategy was used that yielded a resultant payment. In other more automated **debt collection** entities, computer-readable **records** can be **searched** to identify a technique or techniques that yielded payment from a delinquent debtor.
At step...

13/3,K/6 (Item 2 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00949143 **Image available**

BUSINESS SYSTEM FOR DEFAULTING MORTGAGES

SYSTEME COMMERCIAL UTILE EN CAS DE DEFAULT DE PAIEMENT D'HYPOTHEQUES

Patent Applicant/Assignee:

IPN HOLDINGS PTY LTD, 9 Primwood Court, Samford Valley, QLD 4520, AU, AU

(Residence), AU (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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(Residence), AU (Nationality), (Designated only for: US)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200282206 A2-A3 20021017 (WO 0282206)

Application: WO 2002IB2220 20020405 (PCT/WO IB0202220)

Priority Application: AU 302701379 20010405; CA 2343702 20010411; US

2001283073 20010411

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14244

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... user;

an identification encrypted password and property address for property subject to sale, which provides **access** for any of the users, and provides up to date **monitoring** of the **progress** of the sale and information necessary for parties to make ongoing decisions with respect to the sale;

a **database** management component adapted to allow input and retrieval of user information and other data stored figure;

a **database** component adapted to store information provided by the user

and other data by linking with websites providing **access** to insurance companies, brokers, financial planners and builders. Preferably the user system is a personal...achieved. Similar to the financial institution a contract will be signed which will enable the **collection** and **debt** recovery agency to **access** the third party's website to gain information about their client's **progress** and asses which **stage** the process it at. This will enable the agency to update their diary

Claim

... user; an identification encrypted password and property address for property subject to sale, which provides **access** for any of the users, and provides up to date **monitoring** of the **progress** of the sale and information necessary for parties to make ongoing decisions with respect to the sale;
a **database** management component adapted to allow input and retrieval of user information and other data stored...information provided by the user with
information relating to the mortgage payout figure;
j
a **database** component adapted to store information provided by the user and other data by linking with websites providing **access** to insurance companies, brokers, financial planners and builders.
22 A method of managing a debt...

13/3,K/7 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00933071 **Image available**

METHOD AND APPARATUS FOR PROVIDING LOAN INFORMATION TO MULTIPLE PARTIES PROCEDE ET DISPOSITIF PERMETTANT DE FOURNIR A DES PARTIES MULTIPLES DES INFORMATIONS SUR DES PRETS

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200267084 A2-A3 20020829 (WO 0267084)

Application: WO 2002US4405 20020215 (PCT/WO US0204405)

Priority Application: US 2001784001 20010216

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4789

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... and thereby incur corresponding fines. This situation often occurs because parents and others cannot closely **monitor** the bills and warn the student of overextending their expenses and risking their ability to pay off their loans.

In **view** of the foregoing limitations, there is a need in the financial industry to improve the ability of parties to **monitor** loans and to avoid or decrease the costs of **debt collection** and losses in making loans.

SUMMARY OF THE INVENTION

In **view** of the foregoing, a method and apparatus are provided, consistent with the features of the...

13/3,K/8 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00903225 **Image available**

COOPERATIVE MANAGEMENT OF DISTRIBUTED NETWORK CACHES

GESTION COOPERATIVE D'ANTEMEMOIRES DE RESEAU REPARTI

Patent Applicant/Assignee:

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CHENG Paul, 108 Fayerweather Street, Cambridge, MA 02138, US,
CRANE Jonathan, 80 Stevens Road, Hanover, NH 03755, US,

Legal Representative:

HENKHAUS John (et al) (agent), Hickman Palermo Truong & Becker LLP, 1600
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200237296 A1 20020510 (WO 0237296)

Application: WO 2001US45425 20011031 (PCT/WO US0145425)

Priority Application: US 2000245007 20001101; US 200117997 20011030

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9260

Main International Patent Class: G06F-013/00

Fulltext Availability:

Detailed Description

Detailed Description

... the cooperative collects the billing information, applies the policies and rates, and generates the billing **records**, the **access** or hosting provider is responsible for **bill** presentment and **collection**, according to one embodiment. In addition, the **access** and hosting

providers are responsible for forwarding the appropriate revenue share to the cooperative.

Revenue...

13/3,K/9 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00853802

PREPAID CODES PAYMENT SYSTEM COW - CASH ON WEB
SYSTEME DE PAIEMENT PAR CODES A PREPAIEMENT COW (CASHONWEB)

Patent Applicant/Inventor:

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CEP-22743-041 Rio de Janeiro, RJ, BR, BR (Residence), BR (Nationality)
SANTOS Lucia Regina de C Marcondes dos, Estrada do Capenha, 1441 bI II
apto 501, CEP-22743-041 Rio de Janeiro, RJ, BR, BR (Residence), BR
(Nationality)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200186450 A1 20011115 (WO 0186450)
Application: WO 2001BR36 20010406 (PCT/WO BR0100036)
Priority Application: BR 20003153 20000505; BR 803011 U 20000912 (BR U)

Parent Application/Grant:

Related by Continuation to: US Not furnished (CIP)

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 2882

Main International Patent Class: **G06F-013/00**

Fulltext Availability:

Detailed Description

Detailed Description

... the

Internet to respond prepaid codes requests from many different contracted networks, Financial service networks,, **Bill Collectors** Agents Networks,, ATMs Networks,, some private networks and Banks. The authorized agent will **access** the CashOnWeb Agent's Internet page,, and will type the value upon the customer request...

13/3,K/10 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00828127

Image available

VIDEO CONTENT DISTRIBUTION SYSTEM INCLUDING AN INTERACTIVE KIOSK, A

**PORTABLE CONTENT STORAGE DEVICE, AND A SET-TOP BOX
SYSTEME DE DISTRIBUTION DE CONTENU VIDEO COMPRENANT UNE BORNE INTERACTIVE,
UN DISPOSITIF DE STOCKAGE DE CONTENU PORTATIF, ET UN DECODEUR**

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200161680 A1 20010823 (WO 0161680)

Application: WO 2001US5015 20010216 (PCT/WO US0105015)

Priority Application: US 2000506261 20000217

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7751

...International Patent Class: G06F-017/00 ...

... G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... bills the user 108 for the user's use of the content stored on the
storage device 104. The kiosk 400 can charge the user 108 by accepting
payment through the **bill** and coin **collector** 418 or through a
B. Content Use Data
In the preferred embodiment, the set-top...

13/3,K/11 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00824208 **Image available**

SYSTEM FOR ORGANIZING AND OPERATING "GYE" ON NETWORK

**SYSTEME SERVANT A ORGANISER ET A EXECUTER UNE OPERATION <= GYE >= SUR UN
RESEAU**

Patent Applicant/Inventor:

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Gangnam-gu, Seoul 135-270, KR, KR (Residence), KR (Nationality)

Legal Representative:

PARK Kyungwan (et al) (agent), Park Kyungwan. Kim Sungho Patent & Law
Office, Trade Tower, 23th floor #2306 Samsung, 159-1, Gangnam, Seoul
135-729, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200157751 A1 20010809 (WO 0157751)
 Application: WO 2001KR146 20010202 (PCT/WO KR0100146)
 Priority Application: KR 20005085 20000202; KR 200075377 20001212
 Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
 DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC
 LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
 SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
 Publication Language: English
 Filing Language: Korean
 Fulltext Word Count: 11841

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... etc. When search starts, Gye operating system (10) searches product database (260a) and proposed product database (260e) to show list of products that are

adequate for the keyword in the lower side of **search** window. Member can obtain detailed information by selecting a product. However, if the product...

...10). Fig. 5c shows Gye product Joining interface,

which is provided by operating system (10). If the member selects a Gye product, operating system (10) searches member database (260c) to provide product joining window having interface which is shown in Fig. 5c. The... When said information is recorded in member database (260c), the information is recorded in list database of selected Gye product (260c2). Operating system (10) provides the interface by which a member can search the list of the member's selected Gye products, which is recorded in list database of selected Gye product (260c2). Fig. 5d shows output screen of the list of selected...

...260e) (650). If conditions are satisfied, the proposed Gye product is registered in proposed product database (260e) and is published (640). If the product is undisclosed one, it is not published. The access to the undisclosed product is allowed only to the member who inputs password that is... of receiving Gye product (335) which is shown in Fig. 3. Firstly, operating system (10) searches product order database (260e2) of product database (260e) to find member whose turn comes or came. Operating system (10) reads out the... afterward (910). The fact that a member is in arrears is recorded in product payment database (2600) of product database (260a). Further, operating system (10) searches product payment database (2600) to check whether the member who is in arrears received the product. If the...

13/3,K/12 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00807432 **Image available**

WORKFLOW MANAGEMENT SYSTEM

SYSTEME DE GESTION ELECTRONIQUE DE PROCESSUS

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200141011 A2 20010607 (WO 0141011)

Application: WO 2000US31203 20001114 (PCT/WO US0031203)

Priority Application: US 99454923 19991203

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE
EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23729

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... example, beginning at a main screen 450, many different windows can be
opened that provide **access** to modules within the **debt collection**
system.

The **debt collection** system 1 00 begins with a login screen 400,
wherein a collector or manager logs...

13/3,K/13 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784119

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A REFRESHABLE PROXY POOL IN
A COMMUNICATION ENVIRONMENT**

**SYSTEME, PROCEDE ET ARTICLE POUR GROUPE D'ELEMENTS MANDATAIRES (PROXY)
RAFRAICHISSABLES DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE
COMMUNICATION**

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116668 A2-A3 20010308 (WO 0116668)

Application: WO 2000US24113 20000831 (PCT/WO US0024113)

Priority Application: US 99386239 19990831

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149976

Main International Patent Class: G06F-009/46

Fulltext Availability:

Claims

Claim

... designers, etc.) through component object models such as ActiveX. In addition, these tools must have **access** to the common open information models.

8 Non-redundant **storage** . The envirom-nent should avoid redundant **storage** of information, whenever possible. Everything from training to documentation to active components should be automatically... correspondent object implementation. Keep a small cache of objects you have just read from the **database** . Most of the times, one instance of each is plenty. Whenever you need to **access** an ob .ect on the **database** , look to see if it is already in the cache. If not, read it and...The scenario was broken into two message trace diagrams. The first message trace sets the **stage** for the second. In the first message trace, the **Server** registers two Globally Addressable Interfaces with a Naming Service. The Client then "looks-up" an...

13/3,K/14 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00760525 **Image available**

METHOD AND APPARATUS FOR ESTABLISHING AND ENHANCING THE CREDITWORTHINESS OF INTELLECTUAL PROPERTY

PROCEDE ET APPAREIL PERMETTANT D'ETABLIR ET DE RENFORCER LA SOLVABILITE PAR LA PROPRIETE INTELLECTUELLE

Patent Applicant/Assignee:

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all designated states except: US)

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(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073945 A1 20001207 (WO 0073945)

Application: WO 2000US8140 20000327 (PCT/WO US0008140)

Priority Application: US 99324871 19990602

Designated States: AE AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA
CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM
HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT
TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12455

Main International Patent Class: **G06F-017/30**

Fulltext Availability:

Detailed Description

Detailed Description

... impossibility of enforcing contract agreements against diplomatic
personnel and exits. If there is no diplomatic **status**, processing is
referred to block 220 for user review and intervention. Since
jurisdictional questions and foreign laws can greatly complicate
collection of **debts** owed by foreign nationals, a decision must be made
whether the 1 5 asset evaluation...

13/3,K/15 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00748797 **Image available**

COMPARATIVE QUOTING SYSTEM

SYSTEME DE COTATION COMPARATIVE

Patent Applicant/Assignee:

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GA 30096, US, US (Residence), US (Nationality)

Inventor(s):

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DAVIS Richard E, 3262 Bluff Road, Marietta, GA 30062, US

CHLAN Michael M, 10565 Kingsmark Trail, Alpharetta, GA 30022, US

BEAM Charles A, 4684 Avocet Drive, Norcross, GA 30092, US

Legal Representative:

KUESTER Jeffrey R, Thomas, Kayden, Horstemeyer & Risley, L.L.P., Suite
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200062219 A1 20001019 (WO 0062219)

Application: WO 99US8129 19990413 (PCT/WO US9908129)

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13056

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... searched (classification system followed by classification symbols)

U.S. : 705/4, 26, 27, 37

Documentation **searched** other than minimum documentation to the extent that such documents are included in the fields **searched** Electronic **data base** consulted during the international **search** (name of **data base** and, where practicable, **search** terms used) Please See Extra Sheet.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category* Citation of...

...305-3230 Telephone No. (70 -3900

Form PCT/ISA/210 (second sheet)(July 1992)*

INTERNATIONAL **SEARCH** REPORT International application No.

PCT/US99/08129

B. FIELDS **SEARCHED**

Electronic data bases consulted (Name of **data base** and where practicable terms used):

STN

search terms: online, on-line, internet, automobile insurance, health insurance, home insurance

Form PCT/ISA/210...

13/3,K/16 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00733745 **Image available**

METHOD AND SYSTEM FOR PROVIDING A USER WITH INTEGRATED INTERACTIVE ACCESS TO PRODUCTS AND SERVICES

METHODE ET SYSTEME PERMETTANT DE FOURNIR A UN UTILISATEUR L'ACCES INTERACTIF INTEGRE A DES PRODUITS ET SERVICES

Patent Applicant/Assignee:

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Inventor(s):

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EZROL Lisa, Apartment 11-H, 400 Chambers Street, New York, NY 10282, US

MILLER Mary, 111 Elm Street, Roslyn Heights, NY 11577, US

SHAPIRO Arlene, Apartment 11-E, 410 West 24th Street, New York, NY 10011, US

Legal Representative:

MARCOU George, Kilpatrick Stockton LLP, Suite 800, 700 13th Street, N.W., Washington, DC 20005, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200046732 A1 20000810 (WO 0046732)
Application: WO 2000US2670 20000202 (PCT/WO US0002670)
Priority Application: US 99118427 19990202; US 99143797 19990714

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17413

Main International Patent Class: G06F-019/00

Fulltext Availability:

Claims

Claim

... MAILING

238 TRACKING

240 RELATIONSHIPS WITH PROVIDER OF PRINTING SERVICES

242 PROOFING ON-LINE

244 DEBT COLLECTIONS PRODUCTS

246 ON-LINE FILE BACKUP - J

SUBSTITUTE SHEET (RULE 26)

629 Microsoft Internet Explorer - [Working Offline]

0 File Edit View Go Favorites Help

FIGn 41 @= - =@ - & Q n Q r+/-1 (D Q EZ Z a...709/203, 219

Documentation searched other than in init-numdoc innentation to the extent that
such d4rcuillentsarc included ill tile ficids searched Electronic data

base consulted duringo the international search (name of data b, iNC

and. where practirriable, scarch M-llIN (INCLI) STN, DIALOG search

terms: application service provider, application outsourcing, application

luisling, application I-Clull. Server

based computing

C. DOCUMENTS CONSIDERED TO BE REI.EN', %NT

Category* Citation ill' doCUillent. with...

13/3,K/17 (Item 13 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00548213 **Image available**

SYSTEM AND METHOD FOR SYSTEM TO SYSTEM CREDIT INFORMATION TRANSMISSION

SYSTEME ET PROCEDE PERMETTANT DE TRANSMETTRE DES INFORMATIONS DE CREDIT DE

SYSTEME A SYSTEME

Patent Applicant/Assignee:

EQUIFAX INC,

Inventor(s):

WALLACE David L,

HAMMOND Marguerite Anne,

HEADLEY Judy,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200011586 A1 20000302 (WO 0011586)

Application: WO 99US18725 19990819 (PCT/WO US9918725)

Priority Application: US 9897329 19980820; US 99376294 19990818

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 15007

Main International Patent Class: **G06F-017/60**

International Patent Class: **G06F-017/30** ...

Fulltext Availability:

Claims

Claim

... not locate subject - now found"

036072 - "Cannot locate subject" n"

Code Type Value/Description

Account **Status** Code 036081 - "Suspended"

(continued) 036082 - "Account NOT included in bankruptcy"

036083 - "Paid - was public **record** "

036084 - "Account assumed by third party"

036085 - "Account secured"

036086 - "Arrangement made for partial payment...Minimum documentation

searched (classification svstern followed bv classification sNnibois)

tj S 705/38. 35

Documentation **searched** other than minimum documentation to the extent

that such documents are Included Ili the fields **searched** Electronic

data base consuited during the international **search** (name of' **data**

base and. %% here practicable. scaich terms used)

EAST,APS

C. DOCUMENTS CONSIDERED'i-O BE RELEVANT...

13/3,K/18 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00467838

PARTIALLY USER-DEFINED COMPUTER TRANSPORTATION SYSTEM

SYSTEME DE TRANSPORT INFORMATISE DEFINI PARTIELLEMENT PAR L'UTILISATEUR

Patent Applicant/Assignee:

DSX INTERNATIONAL INC,

STUKEL David S,

MALICK Doug H,

Inventor(s):

STUKEL David S,

MALICK Doug H,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9858303 A2 19981223

Application: WO 98US13063 19980616 (PCT/WO US9813063)

Priority Application: US 97899485 19970617

Designated States: AU CA CN JP MX AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE

Fulltext Word Count: 59765

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... Info Table 1301 allowing data in Billing Info Table 1301 to become part of the **record** (specifically in regards to **collect bill** -to details) in Shipment Form Store Til Save Table 1303 without the user having to reenter **collect bill** to details. Link 1405 allows the system direct **access** to all **records** in Shipment Form Store Til Save Table 1303 based on a selected **record** in Billing Info Table 1301

Link 1406 links a country Field in Shippers Table 1300...Info Table 1301 allowing data in Billing Info Table 1301 to become part of the **record** (specifically in regards to **collect bill** -to details) in Quote Table 1322 without having to create duplicate **collect bill** -to related details. Link 1444 allows direct **access** to all **records** in Quote Table 1322 based on a selected **record** in Billing Info Table 1301

Link 1445 links matching quote ID Fields between Quote Carton...Table 1301 allowing the data in Billing Info Table 1301 to become part of the **record** (specifically in regards to **collect bill** -to details) in HouseBill Table 1328 without having to duplicate **collect bill** -to details. Link 1468 allows direct **access** to all **records** in HouseBill Table 1328 based on a selected **record** in Billing Info Table 1301

Link 1469 links a transit requirement Field in HouseBill Table...

Set	Items	Description
S1	2	AU=(LAYNE K? OR LAYNE, K?)
S2	275	(BILL? ? OR DEBT? ?)(2N)COLLECT?
S3	2319676	VIEW? OR QUER? OR ACCESS? OR SEARCH?
S4	1458984	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D- ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL() FILE
S5	1024645	STATUS OR PROGRESS? OR STAGE? ? OR MONITOR?
S6	101	S2 AND S4
S7	17	S6 AND (S3 OR S5)
S8	21	S2 AND S5
S9	9	S8 AND (S4 OR S3)
S10	29	S2 AND S3
S11	14	S10 AND (S4 OR S5)
S12	21	S1 OR S7 OR S9 OR S11

? show file

File 344:Chinese Patents Abs Aug 1985-2004/Mar
(c) 2004 European Patent Office

File 347:JAPIO Nov 1976-2003/Dec(Updated 040402)
(c) 2004 JPO & JAPIO

File 350:Derwent WPIX 1963-2004/UD,UM &UP=200426
(c) 2004 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209
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12/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2004 JPO & JAPIO. All rts. reserv.

07715930 **Image available**
BROADCAST SYSTEM, BROADCAST RECEIVER, MOBILE TERMINAL, AND CM INFORMATION
ACQUISITION METHOD

PUB. NO.: 2003-209830 [JP 2003209830 A]
PUBLISHED: July 25, 2003 (20030725)
INVENTOR(s): ANPO TAKASHI
TOMIOKA YOSHIAKI
SEKI YOSHINORI
APPLICANT(s): SHARP CORP
APPL. NO.: 2002-004933 [JP 20024933]
FILED: January 11, 2002 (20020111)
INTL CLASS: H04N-007/173; G06F-017/30; G06F-017/60; H04H-001/00;
H04H-001/02; H04N-007/08; H04N-007/081

ABSTRACT

PROBLEM TO BE SOLVED: To provide a broadcast system where a **viewer** and a broadcast station can easily obtain detailed information of CM and new recommended information from the detailed information, and **viewing** of the CM detailed information allows each of the **viewer**, broadcast station and CM sponsors to enjoy merits.

SOLUTION: The broadcast station broadcasts CM metadata describing contents of CM in addition of video/audio of CM. The system includes a CM **server** storing the CM detailed information and describes **access** information of the CM **server** to the CM detailed information in the metadata. The system includes a program **searching** means for handling the CM metadata, an **access** information management means, and a **bill collection** management means.

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12/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2004 JPO & JAPIO. All rts. reserv.

07361785 **Image available**
SYSTEM AND METHOD USED IN BILL BUSINESS IN FINANCIAL AGENCY

PUB. NO.: 2002-230282 [JP 2002230282 A]
PUBLISHED: August 16, 2002 (20020816)
INVENTOR(s): NISHIZAKI TETSUTARO
APPLICANT(s): BANK OF TOKYO-MITSUBISHI LTD
APPL. NO.: 2001-022186 [JP 200122186]
FILED: January 30, 2001 (20010130)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To easily receive an discount offer to execute discount without conducting a complicated procedure such as resetting, as to a bill deposited in a bank as a **collection bill**.

SOLUTION: **Bill** data and image data inputted by a business center computer 20 in a business center concentrated with the bills requested to be collected from a customer are recorded in **databases** 10b, 10c (S16). The customer **accesses** from a customer computer 14 a bill control **server** 10

to offer the discount of the bill and the like (S24, S28), a proposed content of the discount is transmitted to a bill business computer 22 (S30), and a discount execution instruction is transmitted to a host computer 18 based on a prepared discount execution slip after an execution is approved (S50). A notification about finish of the discount execution is transmitted to the bill control **server** 10 (S52), and a **status** of a corresponding bill data is updated to 'discount bill'.

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12/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2004 JPO & JAPIO. All rts. reserv.

07255318 **Image available**
ACCESS MANAGING METHOD AND **SERVER** DEVICE

PUB. NO.: 2002-123777 [JP 2002123777 A]
PUBLISHED: April 26, 2002 (20020426)
INVENTOR(s): KANAYAMA YUKIO
WATANABE KOHEI
APPLICANT(s): DAINIPPON PRINTING CO LTD
APPL. NO.: 2000-315484 [JP 2000315484]
FILED: October 16, 2000 (20001016)
INTL CLASS: G06F-017/60; G09C-001/02; H04L-009/32

ABSTRACT

PROBLEM TO BE SOLVED: To provide an **access** managing method for preventing illegal **access** , issuing an original ID card and speedily **collecting** a **bill** .

SOLUTION: A contents holder 210 makes contents be in a readable state from a web **server** 220. An ID card 305 and a random number generating tool 309 are made and sales is entrusted to a dealer 230. The dealer 230 sells the ID card, a charge is deducted from the cost and it is stored in the contents holder 210. An Internet user 240 purchasing the ID card gives the request of **access** to the web **server** 220 by using ID mentioned in the card, operates the random number generation tool 309 in accordance with an instruction from the web **server** 220 and transmits a generated code. When the code is authenticated by the web **server** 220, service such as **access** to the web **server** 220 by the Internet user 240 and the perusal of the contents can be received.

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12/5/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2004 JPO & JAPIO. All rts. reserv.

07236254 **Image available**
BILL PROCESSING DEVICE

PUB. NO.: 2002-104704 [JP 2002104704 A]
PUBLISHED: April 10, 2002 (20020410)
INVENTOR(s): AMARI ISAO
KOBAYASHI HIDETOSHI
OZAWA KENJI
APPLICANT(s): JAPAN CASH MACHINE CO LTD

APPL. NO.: 2001-217247 [JP 2001217247]
FILED: July 17, 2001 (20010717)
PRIORITY: 2000-216522 [JP 2000216522], JP (Japan), July 17, 2000
(20000717)
INTL CLASS: B65H-029/46; B65H-031/24; G07D-009/00

ABSTRACT

PROBLEM TO BE SOLVED: To increase a general versatility and an interchangeability by facilitating the manufacture and assembly of a **bill collecting** member and sharing the **bill collecting** member between various types of bill processing devices having bill **storage** parts with different number of **stages**.

SOLUTION: This bill processing device comprises multiple upper and lower **stages** of bill **storage** parts 31 and 41. Each of these bill **storage** parts further comprises bill support tables 312 and 412, liftable bill separating members 350 and 450 positioned on both sides of these tables, pressing plates 353 and 453 positioned over the bill support tables 312 and 412, and moving members for lifting 352 and 452 connected to the bill separating members 350 and 450. With the bill **storage** parts 31 and 41 stacked in the vertical direction, the moving members for lifting 352 and 452 of each bill **storage** part are interlocked with each other, and one moving member for lifting 352 is connected to a liftably driving mechanism 36.

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12/5/5 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO

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07110588 **Image available**

BILLING AND PAYMENT COLLATION SYSTEM

PUB. NO.: 2001-338255 [JP 2001338255 A]
PUBLISHED: December 07, 2001 (20011207)
INVENTOR(s): KOMORI HIDEYA
FUJIMOTO MITSUO
APPLICANT(s): KOMORI HIDEYA
FUJIMOTO MITSUO
APPL. NO.: 2000-197341 [JP 2000197341]
FILED: May 27, 2000 (20000527)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a billing and payment collation system, capable of **collectively** managing **bills** which are required at each selling and buying, electronically easily and surely performing sending of bills or payment and further enabling a charging source to electronically easily grasp the bill, to which the payment from a charging destination is performed.

SOLUTION: By sending billing information from a charging source terminal to a managing **server** regardless of the charging destination, the managing **server** performs required work of desk works, such as totaling or dispatching for each charging destination. By designating the billing information to perform payment out of the billing information addressed to the charging destination itself by **accessing** the managing **server** from the charging destination terminal, the managing **server** makes a linked financial institution **server** perform a payment procedure. Since one unique value is added to one-time payment, the billing corresponding to

that payment can be presented, as required.

COPYRIGHT: (C)2001,JPO

12/5/6 (Item 6 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2004 JPO & JAPIO. All rts. reserv.

06853246 **Image available**
BILL STORAGE AND DELIVERY DEVICE

PUB. NO.: 2001-080748 [JP 2001080748 A]
PUBLISHED: March 27, 2001 (20010327)
INVENTOR(s): MITANI MASAYASU
APPLICANT(s): GLORY LTD
APPL. NO.: 11-262083 [JP 99262083]
FILED: September 16, 1999 (19990916)
INTL CLASS: B65H-001/00; G07D-009/00

ABSTRACT

PROBLEM TO BE SOLVED: To securely eliminate the foreign material such as a coin pinched between bills for recovery in a **stage** before entering a gate part.

SOLUTION: This device is provided with delivery belts 6 formed of plural belts stretched in the bill delivery direction and provided in the delivery cross direction, regulation guide parts 14a, 14b, 14c positioned over each belt of the delivery belts 6 and formed over the whole area in the delivery cross direction so as to regulate tips of the **collected bills**, a gate part 16 positioned on the downstream side in the bill delivery direction in relation to the regulation guide parts so as to allow passing of the bill one by one between the delivery belts 6, hindering members 28c, 28d for hindering the intrusion of coins pinched between each belt of the delivery belts 6 in the predetermined area on the upstream side of the delivery direction in relation to the regulation guide parts 14a, 14b, 14c, and a pinched coin receiver part 26 provided under a space opened between the belts of the delivery belts 6.

COPYRIGHT: (C)2001,JPO

12/5/7 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015476701 **Image available**
WPI Acc No: 2003-538848/200351
XRPX Acc No: N03-427204

System for collection of debts via Internet, involves recording all data relating to debt in single database which can be accessed by all parties to the matter

Patent Assignee: MOSTOWFI HOLDING BV S (MOST-N)
Inventor: MOSTOWFI S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
NL 1021231	C2	20030108	NL 20021021231	A	20020807	200351 B

Priority Applications (No Type Date): NL 20021021231 A 20020807
Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
NL 1021231 C2 31 G06F-017/60

Abstract (Basic): NL 1021231 C2

NOVELTY - The **debt collection** work station (60) consists of a **data bank** (62), processor (63) and a modem (64) for connection to the Internet (61). All the parties to the matter have work stations (65) which are connected to the Internet.

USE - System for **collection of debts** via Internet

ADVANTAGE - Reduces delays and costs of traditional methods of **debt collection**

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic **view** of the system.

debt collection work station (60)

Internet (61)

data bank (62)

processor and memory (63)

access unit (64)

work stations (65)

modems (66)

pp; 31 DwgNo 6/6

Title Terms: SYSTEM; COLLECT; **RECORD** ; DATA; RELATED; SINGLE; **DATABASE** ; CAN; **ACCESS** ; PARTY; MATTER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/8 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015268601 **Image available**

WPI Acc No: 2003-329530/200331

XRPX Acc No: N03-263665

Telephone call processing method involves transmitting queries to database containing information about ported telephone numbers before connecting telephone call

Patent Assignee: HUIE D L (HUIE-I)

Inventor: HUIE D L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030002639	A1	20030102	US 2001895171	A	20010702	200331 B

Priority Applications (No Type Date): US 2001895171 A 20010702

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20030002639 A1 21 G06F-017/60

Abstract (Basic): US 20030002639 A1

NOVELTY - **Queries** are sent to the **database** containing information about ported telephone numbers before connecting the telephone call. The transmission of telephone call to the ported telephone number, is determined.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) telephone call billability determining method;

(2) subscribers fraud detecting method for collect telephone call associated with dialed telephone number;

(3) subscribers fraud detecting method for bill-to-third-party telephone call associated with billing telephone number; and
(4) credit information providing method.

USE - For processing telephone call before connecting telephone call.

ADVANTAGE - Reduces the number of unbillable **collect** and **bill** -to-third-party calls. Prevents subscriber fraud by identifying the listed name and address of the dialed number in real-time and determining whether there are other telephone numbers associated with name and address. Reduces carrier's losses due to unbillable, uncollectable and fraudulent **collect** and **bill** -to-third-party calls. Hence overall profitability is increased.

DESCRIPTION OF DRAWING(S) - The figure shows the flow-chart illustrating the call billability determining method.

pp; 21 DwgNo 2/8

Title Terms: TELEPHONE; CALL; PROCESS; METHOD; TRANSMIT; **QUERY** ; **DATABASE** ; CONTAIN; INFORMATION; PORT; TELEPHONE; NUMBER; CONNECT; TELEPHONE; CALL
Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): H04M-015/00

File Segment: EPI

12/5/9 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015181450 **Image available**

WPI Acc No: 2003-241981/200324

XRPX Acc No: N03-192714

Automatic transaction device has batch cassette with elevation stage

from which bills are sent out, when housing door is detected to be opened

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID); OKI FIRMWARE SYSTEMS KK (OKIF-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002150363	A	20020524	JP 2000346478	A	20001114	200324 B

Priority Applications (No Type Date): JP 2000346478 A 20001114

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002150363	A		6 G07D-009/00	

Abstract (Basic): JP 2002150363 A

NOVELTY - A detachable batch cassette has a top guide (32) for pressing the stacked bills in an elevation **stage** (21a). When a sensor of a housing door detects that the door is opened, all the bills stacked in elevation **stage** are fed out and **bills collected** from cassettes (6-8) and stacked by a partition board (21j) are moved to the elevation **stage** .

USE - Automatic transaction device.

ADVANTAGE - Prevents jam caused by disarray of bills, generated during bill feeding operation.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic **view** of automatic transaction device.

cassettes (6-8)

elevation **stage** (21a)

partition board (21j)

top guide (32)

pp; 6 DwgNo 1/1
Title Terms: AUTOMATIC; TRANSACTION; DEVICE; BATCH; CASSETTE; ELEVATE;
STAGE ; BILL; SEND; HOUSING; DOOR; DETECT; OPEN
Derwent Class: T01; T05
International Patent Class (Main): G07D-009/00
International Patent Class (Additional): G06F-017/60; G07D-013/00;
G07F-019/00
File Segment: EPI

12/5/10 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015139783 **Image available**
WPI Acc No: 2003-200310/200319
XRPX Acc No: N03-159512

**Bill information display and payment method for Internet billing,
involves verifying registration of customer in payment system based on
which customer ID is forwarded and accessing of billing content is
allowed**

Patent Assignee: BYRD M J (BYRD-I); KALBANDE M K (KALB-I)
Inventor: BYRD M J; KALBANDE M K
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020184144	A1	20021205	US 2001867645	A	20010531	200319 B

Priority Applications (No Type Date): US 2001867645 A 20010531
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
US 20020184144 A1 13 G06F-017/60

Abstract (Basic): US 20020184144 A1

NOVELTY - A customer registration detail representing customer ID and billing information associated with customers is received. The registration of customer in an Internet bill presentation and payment system is verified based on the received request. Based on that verification, the customer ID is forwarded to billing servers and **accessing** of billing information in unscheduled period is decided.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) real time **access** managing system; and
- (2) computer readable medium storing instructions for bill presentation and payment.

USE - For displaying **bill** contents and **collecting bill** payments in Internet based bill payments related to services like credit card, utility, insurance, etc.

ADVANTAGE - Simplifies **accessing** of billing contents by maintaining real time delivery of customer profile and billing information using existing system components.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart describing the process executed by consolidator **server**.

pp; 13 DwgNo 4/5

Title Terms: BILL; INFORMATION; DISPLAY; PAY; METHOD; BILL; VERIFICATION;
REGISTER; CUSTOMER; PAY; SYSTEM; BASED; CUSTOMER; ID; FORWARDING; **ACCESS**
; BILL; CONTENT; ALLOW
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

12/5/11 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014952706 **Image available**
WPI Acc No: 2003-013219/200301
XRPX Acc No: N03-009536

Debt collection method, uses database containing shared debtor
information inputted by creditor

Patent Assignee: MOSTOWFI HOLDING BV S (MOST-N)
Inventor: MOSTOWFI S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
NL 1017382	C2	20020819	NL 20011017382	A	20010216	200301 B

Priority Applications (No Type Date): NL 20011017382 A 20010216

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
NL 1017382	C2		28	G06F-017/60	

Abstract (Basic): NL 1017382 C2

NOVELTY - Two or more parties can be granted **access** to information entered into a **database** by the creditor in a given debt case, and action is carried out to **collect** this **debt**, either by the information processing system or one of the two or more parties. The entered information relates to the debtor and the debt(s) owed by them.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for;

- (1) a computer program for carrying out this method,
- (2) a **debt collection** system for carrying out this method,
- (3) the use of a work station for carrying out this method,
- (4) the use of a work station for **viewing** information stored in this system,
- (5) the use of a work station for inputting information into this system,
- (6) the use of a work station for sending a document to at least one party in this system.

USE - **Debt collection** method.

ADVANTAGE - **Debt collection** action can be carried out quickly in response to an action carried out by another party. All parties have **access** to the same shared information and errors caused by delayed or incomplete information are prevented. Costs are reduced and case administration is simplified.

DESCRIPTION OF DRAWING(S) - Figure 1 shows the display for a work station for a rent arrears collection system.

Input region for debtor information (10)
pp; 28 DwgNo 1/6

Title Terms: COLLECT; METHOD; **DATABASE** ; CONTAIN; SHARE; INFORMATION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/12 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014772506 **Image available**

WPI Acc No: 2002-593212/200264

XRPX Acc No: N02-470826

Bill receiving/dispensing machine used for automatic teller machine, has upper stage bill mechanism which has lock releasing lever engaged to lock pin in housing with lower stage bill mechanism

Patent Assignee: HITACHI LTD (HITA); KATO R (KATO-I)

Inventor: KATO R

Number of Countries: 004 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2370905	A	20020710	GB 200130944	A	20011224	200264 B
US 20020092727	A1	20020718	US 200124486	A	20011221	200264
JP 2002260057	A	20020913	JP 2001388721	A	20011221	200276
KR 2002052949	A	20020704	KR 200182338	A	20011221	200302
GB 2370905	B	20021218	GB 200130944	A	20011224	200307
US 6719120	B2	20040413	US 200124486	A	20011221	200425

Priority Applications (No Type Date): JP 2000392052 A 20001225

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2370905	A		59	G07D-011/00	
US 20020092727	A1			G07D-007/00	
JP 2002260057	A		14	G07D-009/00	
KR 2002052949	A			G07F-019/00	
GB 2370905	B			G07D-011/00	
US 6719120	B2			G07F-007/04	

Abstract (Basic): GB 2370905 A

NOVELTY - An upper **stage** bill mechanism (1a) has a front lock releasing lever and a back lock releasing lever positioned at front and back sides of the bill receiving/dispensing machine. The lock releasing levers are engaged selectively in a lock pin mounted on a strong box housing (106), so that an upper and lower bill conveying passages of the upper **stage** bill mechanism and a lower **stage** bill mechanism (1b) are connected with each other to establish connection between a bill receiving/dispensing port and a bill storing chamber.

USE - Bill receiving/dispensing machine used for automatic teller machine used in financial institution.

ADVANTAGE - Enables easy supplement and **collection of bills** . Provides quick response to user when operation failure such as bill jam occurs.

DESCRIPTION OF DRAWING(S) - The figure shows side **view** of upper **stage** bill mechanism of bill receiving/dispensing machine.

Upper **stage** bill mechanism (1a)

Lower **stage** bill mechanism (1b)

Housing (106)

pp; 59 DwgNo 6/16

Title Terms: BILL; RECEIVE; DISPENSE; MACHINE; AUTOMATIC; TELLER; MACHINE; UPPER; **STAGE** ; BILL; MECHANISM; LOCK; RELEASE; LEVER; ENGAGE; LOCK; PIN; HOUSING; LOWER; **STAGE** ; BILL; MECHANISM

Derwent Class: T05

International Patent Class (Main): G07D-007/00; G07D-009/00; G07D-011/00; G07F-007/04

International Patent Class (Additional): E05B-065/00; G07F-019/00

File Segment: EPI

12/5/13 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014229936 **Image available**

WPI Acc No: 2002-050634/200207

XRPX Acc No: N02-037393

Bill counting machine moves stopper to projecting position accessible from outside a main case, when unacceptable state or simultaneous conveyance of bill is judged based on detected and reference bill data comparison

Patent Assignee: LAUREL MACHINERY CO LTD (LAUR-N); RORERU KIKAI KK (RORE-N); YAMAMOTO K (YAMA-I)

Inventor: YAMAMOTO K

Number of Countries: 031 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1158470	A2	20011128	EP 2001112488	A	20010522	200207 B
JP 2001331835	A	20011130	JP 2000152911	A	20000524	200211
US 20020025065	A1	20020228	US 2001859960	A	20010517	200220
CN 1325087	A	20011205	CN 2001119054	A	20010524	200223
KR 2001107650	A	20011207	KR 200128082	A	20010522	200236
TW 497088	A	20020801	TW 2001111894	A	20010518	200330
US 6695119	B2	20040224	US 2001859960	A	20010517	200415

Priority Applications (No Type Date): JP 2000152911 A 20000524

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 1158470	A2	E	13	G07D-009/00	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

JP 2001331835	A	23	G07D-003/00
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US 20020025065	A1		G06K-009/00
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CN 1325087	A		G06M-007/06
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KR 2001107650	A		G06M-007/06
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TW 497088	A		G07D-009/00
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US 6695119	B2		G06K-009/00
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Abstract (Basic): EP 1158470 A2

NOVELTY - A comparator compares detection bill data produced by a sensor (6) with reference bill data, to discriminate whether the bill is acceptable or not. When the bill is discriminated to be unacceptable or simultaneous conveyance of bills is judged, a stopper (17) is moved to projecting position for **accessing** from outside the main case.

USE - Bill counting method with bill jamming control facility.

ADVANTAGE - Prevents bills from jamming when the counting operation is restarted and sorts unacceptable bills from acceptable bills reliably, by regulating bill feeding. Provides compact bill counting machine, because there is no need for separate collector for **collecting** discriminated bills. Counts the bill efficiently even if the bills of various denominations are mixed together, due to frequent **storage** of count values.

DESCRIPTION OF DRAWING(S) - The figure shows the longitudinal cross-sectional **view** of bill counting machine.

Sensor (6)

Stopper (17)

pp; 13 DwgNo 1/10

Title Terms: BILL; COUNT; MACHINE; MOVE; STOPPER; PROJECT; POSITION;

ACCESS; MAIN; CASE; UNACCEPTABLE; STATE; SIMULTANEOUS; CONVEY; BILL;

JUDGEMENT; BASED; DETECT; REFERENCE; BILL; DATA; COMPARE

Derwent Class: T05

International Patent Class (Main): G06K-009/00; G06M-007/06; G07D-003/00; G07D-009/00

International Patent Class (Additional): G06M-009/02; G07D-007/00;

G07D-007/04; G07D-007/12; G07D-011/00
File Segment: EPI

12/5/14 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013883615 **Image available**
WPI Acc No: 2001-367828/200138
XRPX Acc No: N01-268333

Wireless management system adapted for employment in a debt collection context which can associate debtors with different categories
Patent Assignee: DCS INC (DCSD-N); DIVERSIFIED COLLECTION SERVICES INC (DIVE-N); EXLINE D (EXLI-I); LAUFFENBURGER P (LAUF-I); LEACH H T (LEAC-I); MACKINLAY B (MACK-I); TAGUPA J (TAGU-I); TRACEY J B A (TRAC-I)
Inventor: EXLINE D; LAUFFENBURGER P; LEACH H T; MACKINLAY B; TAGUPA J; TRACEY J B A

Number of Countries: 095 Number of Patents: 006
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200141011	A2	20010607	WO 2000US31203	A	20001114	200138 B
AU 200114871	A	20010612	AU 200114871	A	20001114	200154
EP 1247222	A2	20021009	EP 2000977202	A	20001114	200267
			WO 2000US31203	A	20001114	
US 20030083916	A1	20030501	US 99454923	A	19991203	200331
			US 2002317227	A	20021210	
US 20030083917	A1	20030501	US 99454923	A	19991203	200331
			US 2002317244	A	20021210	
JP 2003524832	W	20030819	WO 2000US31203	A	20001114	200356
			JP 2001541996	A	20001114	

Priority Applications (No Type Date): US 99454923 A 19991203; US 2002317227 A 20021210; US 2002317244 A 20021210

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200141011	A2	E	77	G06F-017/60	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200114871	A			G06F-017/60	Based on patent WO 200141011
EP 1247222	A2	E		G06F-017/60	Based on patent WO 200141011
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
US 20030083916	A1			G06F-017/60	Div ex application US 99454923
US 20030083917	A1			G06F-017/60	Div ex application US 99454923
JP 2003524832	W		115	G06F-017/60	Based on patent WO 200141011

Abstract (Basic): WO 200141011 A2

NOVELTY - A bin display (170) is used to graphically display **status** of collector accounts in order to show how many accounts are in a particular category at any time and an event generator (172) generates events used to trigger data movements in the system that affect the function of a scheduler (150) residing on a main **server** (110). The generated events on the computer (114) are interpreted by the scheduler in the main **server** and the lists of debtors in their separate categories can be presented on the computer screen.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a **debt collection** system, for a work-flow management system and for a

computer method of tracking contact information.

USE - Tracking debtor information in a **debt collection** system.

ADVANTAGE - Allowing movement and scheduling of complicated projects between individuals.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of the system

Bin display (170)

Event generator (172)

Scheduler (150)

Main **server** (110)

Computer (114)

pp; 77 DwgNo 1/30

Title Terms: WIRELESS; MANAGEMENT; SYSTEM; ADAPT; EMPLOY; COLLECT; CONTEXT;
CAN; ASSOCIATE; CATEGORY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/15 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013678423 **Image available**

WPI Acc No: 2001-162636/200117

XRPX Acc No: N01-118769

Game installation for amusement arcade e.g. pachinko hall, has safe built inside frame body of machine stand to store money introduced from money inlet that leads from money deriving opening

Patent Assignee: TAKASAGO DENKI SANGYO KK (TAKA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001000725	A	20010109	JP 99174436	A	19990621	200117 B

Priority Applications (No Type Date): JP 99174436 A 19990621

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001000725	A		7	A63F-007/02	

JP 2001000725 A

Abstract (Basic): JP 2001000725 A

NOVELTY - A machine stand (2) has a frame body with a sidewall part (22) formed with a money deriving opening (36). The money accepted by the money deriving opening is led inside frame body by a money conveying mechanism (33). A money inlet (58) is formed to the sidewall part of frame body and leads to money deriving opening. A safe (60) is built inside the frame body to store money introduced from money inlet.

DETAILED DESCRIPTION - The machine stand is installed between adjacent slot machines (1).

USE - For amusement arcade e.g. pachinko hall.

ADVANTAGE - Simplifies **collection** work of **bills** introduced in the slot machine without increasing the size of the machine stand. Increases the **storage** ability of the bills.

DESCRIPTION OF DRAWING(S) - The figure shows the horizontal cross-sectional **view** of the connected state of the machine stand and slot machine.

Slot machines (1)

Machine stand (2)

Sidewall part (22)

Money conveying mechanism (33)

Money deriving opening (36)
 Money inlet (58)
 Safe (60)
 pp; 7 DwgNo 3/5
 Title Terms: GAME; INSTALLATION; AMUSE; HALL; SAFE; BUILD; FRAME; BODY;
 MACHINE; STAND; **STORAGE** ; MONEY; INTRODUCING; MONEY; INLET; LEAD; MONEY;
 DERIVATIVE; OPEN
 Derwent Class: P36
 International Patent Class (Main): A63F-007/02
 File Segment: EngPI

12/5/16 (Item 10 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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012736484 **Image available**
 WPI Acc No: 1999-542601/199946
 XRPX Acc No: N99-402401

**Provider administration and monitoring of user access to network,
 e.g. Internet**

Patent Assignee: MUENZER I (MUEN-I)
 Inventor: MUENZER I
 Number of Countries: 025 Number of Patents: 003
 Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 943977	A1	19990922	EP 99105310	A	19990315	199946 B
DE 19812121	A1	19990923	DE 1012121	A	19980319	199946
DE 29824004	U1	20000413	DE 1012121	A	19980319	200025
			DE 98U2024004	U	19980319	

Priority Applications (No Type Date): DE 1012121 A 19980319; DE 98U2024004
 U 19980319

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
EP 943977	A1	G	10 G06F-001/00	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI				
DE 29824004	U1		H04L-012/00	application DE 1012121
DE 19812121	A1		H04L-012/00	

Abstract (Basic): EP 943977 A1

NOVELTY - The central administration unit (11) is connected to remote administration sub-units (12-15) via the network of data transmission nodes (2, 3, 4). The user (B) forms a telecommunications link (20) with the sub-unit, for **access** to the network. The administration sub-unit grants **access** to the network, in accordance with inspection of user-specific **access** data. During **access**, user-specific **access** data **records** are collected. This data is transmitted to the central administration unit, once the user terminates **access**. The data are stored centrally in relevant **storage** locations.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for the corresponding system and its use.

USE - For service provider management of network user **access** and accounts, especially with a widely distributed user population.

ADVANTAGE - The method enables a service provider to reduce administration expenses and make **access** economical for the users, where they are widely separated. This is achieved by reducing both demands on the central control unit and on the network; the latter

associated with remote **monitoring** and data transmission. Essentially, central administration avoids contact with the customer and **collects** only the **bills**.

DESCRIPTION OF DRAWING(S) - A schematic diagram of the network is presented.

network of data transmission nodes (2, 3, 4)
central administration unit (11)
remote administration sub-units (12-15)
telecommunications link (20)
user (B)
pp; 10 DwgNo 1/3

Title Terms: ADMINISTER; **MONITOR** ; USER; **ACCESS** ; NETWORK
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-001/00; H04L-012/00
File Segment: EPI

12/5/17 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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011781376 **Image available**
WPI Acc No: 1998-198286/199818
XRPX Acc No: N98-157340

Centralised energy consumption analysing system for building management - has analysing unit which outputs graphical analysis result for power consumption of each object in building, based on edited data of operation information

Patent Assignee: SHIMIZU CONSTR CO LTD (SHMC)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10049552	A	19980220	JP 96205683	A	19960805	199818 B

Priority Applications (No Type Date): JP 96205683 A 19960805

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 10049552	A	10	G06F-017/40	

Abstract (Basic): JP 10049552 A

The system has a **monitoring** unit (4), installed in a building to detect and **record** an operation information of an energy consumption of various objects in the building. A data acquisition unit (3) collects data relating to operation information detected and stores them.

A **database server** (2) edits the collected data for every object in the building and stores it in a memory device (6). An analysing unit (1) analyses the energy consumed by every object in the building, based on the edited data and outputs the analysis result as a graph.

USE - For **collecting** tenant **bill**, water, gas, electric service meter bill. ADVANTAGE - Performs efficient energy consumption analysis.

Dwg.1/18

Title Terms: CENTRE; ENERGY; CONSUME; ANALYSE; SYSTEM; BUILD; MANAGEMENT; ANALYSE; UNIT; OUTPUT; GRAPHICAL; ANALYSE; RESULT; POWER; CONSUME; OBJECT ; BUILD; BASED; EDIT; DATA; OPERATE; INFORMATION

Derwent Class: T01

International Patent Class (Main): G06F-017/40

International Patent Class (Additional): G06F-017/60

File Segment: EPI

12/5/18 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011776236 **Image available**
WPI Acc No: 1998-193146/199817
Related WPI Acc No: 1994-315932; 1996-187976; 2000-270263
XRPX Acc No: N98-152923

Automated computer-based authorised draft system on financial accounts -
using software hard coding of payee identification data so that payee
data appearing on drafts cannot be readily modified by person gaining
access to input

Patent Assignee: POLLIN R E (POLL-I)
Inventor: POLLIN R E
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5727249	A	19980310	US 92959930	A	19921015	199817 B
			US 96625295	A	19960401	

Priority Applications (No Type Date): US 92959930 A 19921015; US 96625295 A
19960401

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5727249	A	22	G06F-003/00		Div ex application US 92959930 Div ex patent US 5504677

Abstract (Basic): US 5727249 A

A draft, payable to the creditor and drawn on the payor's checking account, pursuant to the payor's authorization is generated. The draft is then executed by the **debt collector** as authorized signatory for the payor, and deposited into the payee's account to complete payment. The automated system has a simple input screen which receives the necessary information for generation of the draft, which may be read to the system operator over the telephone by the authorizing payor.

The system verifies the bank and account information by comparing the input information to **records** in a **database** associated with the system. Optionally, the system may also generate an inquiry to the bank to determine the availability of funds in the payor's account. When verification is complete, the system generates a paper bank draft payable to the payor, using MICR ink so that the draft can be processed in the banking system like an ordinary check. The signature block of the draft is made for the collection agent 'as authorized signatory for' the payor.

USE - For collecting funds from customer's checking account, when authorised without requiring that executed check be mailed to payee and generating authorised drafts on number of financial accounts belonging to number of different recipients.

ADVANTAGE - Provides security measures for preventing fraudulent draft production. Avoids disadvantages of cash-on-delivery and eliminates delay in completion of transaction inherently required if customer must mail cheque to seller to initiate shipment of goods. Improves **access** to mail order goods and services for those without credit card. Reduces postage costs by generating draft at payee location rather than at payor location, and prevents lost mail by providing immediate delivery of draft to payee.

Dwg.8/10

Title Terms: AUTOMATIC; COMPUTER; BASED; AUTHORISE; DRAFT; SYSTEM;
FINANCIAL; ACCOUNT; SOFTWARE; HARD; CODE; IDENTIFY; DATA; SO; DATA;

APPEAR; DRAFT; READY; MODIFIED; PERSON; GAIN; ACCESS ; INPUT
Derwent Class: T01; T05
International Patent Class (Main): G06F-003/00
File Segment: EPI

12/5/19 (Item 13 from file: 350)
DIALOG(R) File 350: Derwent WPIX
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010299310 **Image available**
WPI Acc No: 1995-200571/199526
Related WPI Acc No: 1997-235468; 1999-243416
XRPX Acc No: N95-157537

Optimisation of outgoing telephone call systems using predictive dialling
- associating each stored account record with individual and with one
or more telephone numbers, and monitoring attempts to contact
individual holding each account

Patent Assignee: AUTOMATED SYSTEMS & PROGRAMMING INC (AUTO-N); CENTERFORCE
TECHNOLOGIES INC (CENT-N); ASPI SOFTWARE DEV CO (ASPI-N)

Inventor: GROSSMAN H; SIMMONS L F; SIMMONS L

Number of Countries: 059 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9514342	A1	19950526	WO 94US13027	A	19941114	199526 B
US 5436965	A	19950725	US 93152060	A	19931116	199535
AU 9511764	A	19950606	AU 9511764	A	19941114	199538
EP 729683	A1	19960904	WO 94US13027	A	19941114	199640
			EP 95902527	A	19941114	
CA 2176816	C	20000125	CA 2176816	A	19941114	200025
			WO 94US13027	A	19941114	

Priority Applications (No Type Date): US 93152060 A 19931116

Cited Patents: 1.Jnl.Ref; EP 493292; US 3989899; US 5155761

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9514342	A1	E	64	H04M-003/46	
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Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE
ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL
PT RO RU SD SE SI SK TJ TT UA UZ VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC
MW NL OA PT SD SE SZ

CA 2176816	C	E		H04M-003/46	Based on patent WO 9514342
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US 5436965	A		31	H04M-011/00	
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AU 9511764	A			H04M-003/46	Based on patent WO 9514342
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EP 729683	A1	E	64	H04M-003/46	Based on patent WO 9514342
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Designated States (Regional): DE FR GB IE

Abstract (Basic): WO 9514342 A

The method of generating an outgoing telephone call with an optimised probability of contacting targeted individuals during an evaluation on a computer system using predictive dialling and a number of stored accounts. The method involves selecting from the stored accounts a subset of selected accounts for tele-processing during a first interval, which is segmented into a series of second intervals.

For each selected account, a first time period is determined within the first interval during which the probability of contacting the individual associated with the selected account is highest. Each selected account is allocated to one of the second intervals corresp. to the first time period for the selected account. Sub-sets of accounts are transmitted to the predictive dialler for processing initially.

USE/ADVANTAGE - E.g. for tele-sales, tele-marketing, **debt - collection** etc. Fast, efficient procedure for contacting anyone at any time of day or night

Dwg.2/7

Title Terms: OPTIMUM; OUTGOING; TELEPHONE; CALL; SYSTEM; PREDICT; DIAL; ASSOCIATE; **STORAGE** ; ACCOUNT; **RECORD** ; INDIVIDUAL; ONE; MORE; TELEPHONE ; NUMBER; **MONITOR** ; ATTEMPT; CONTACT; INDIVIDUAL; HOLD; ACCOUNT

Derwent Class: T01; W01

International Patent Class (Main): H04M-003/46; H04M-011/00

International Patent Class (Additional): H04M-003/36

File Segment: EPI

12/5/20 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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007956942 **Image available**

WPI Acc No: 1989-222054/198931

XRAM Acc No: C89-098614

XRPX Acc No: N89-169416

Protection of neodymium-boron-iron magnets in motor assemblies - comprises coating with zinc phosphate, chromic acid rinsing and flexible resin bonding to substrate

Patent Assignee: KOLLMORGEN CORP (PHOC)

Inventor: HASSELL G; **LAYNE K** ; MABLE J; SNUFFER D; HASSELL G G; **LAYNE K E** ; MABIE J H; SNUFFER D H

Number of Countries: 012 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 326088	A	19890802	EP 89101225	A	19890125	198931 B
DE 3902480	A	19890907	DE 3902480	A	19890127	198937
AU 8928820	A	19890803				198938
ZA 8900625	A	19891025	ZA 89625	A	19890126	198948
JP 2005401	A	19900110	JP 8919395	A	19890127	199008
US 4935080	A	19900619	US 89295371	A	19890111	199027
GB 2227375	A	19900725	GB 892419	A	19890203	199030
DE 3902480	C	19911017				199142
GB 2227375	B	19930224	GB 892419	A	19890203	199308

Priority Applications (No Type Date): US 89295371 A 19890111; US 88149728 A 19880129

Cited Patents: 3.Jnl.Ref; A3...9038; JP 60045004; JP 60063902; JP 60153109; No-SR.Pub; US 4443934

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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EP 326088	A	E 6		
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Designated States (Regional): AT CH FR IT LI SE

GB 2227375	B	H02K-023/04
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Abstract (Basic): EP 326088 A

Prod'n. of assembly contg. an Nd-B-Fe magnet (10) comprises cleaning the magnet in acid and in alkaline soln. and rinsing in water, coating (12) with Zn phosphate soln. to inhibit corrosion, rinsing with chromic acid, drying, and bonding to a substrate (16) with an adhesive (14). Method of making a motor field assembly including the Nd-B-Fe magnet is also claimed.

Motor field assembly, with the magnet on a substrate, which is produced as above and this assembly has the cleaned magnet provided with a Zn phosphate layer treated with a chromic acid soln.

USE/ADVANTAGE - A method of protecting Nd-B-Fe magnets from corrosion and thermal expansion problems in electric motor field assemblies is provided. The flexible adhesive prevents the magnets breaking loose during temp. cycling and zinc phosphating and amide imide coating minimises corrosion and fracture.

1/1

Title Terms: PROTECT; NEODYMIUM; BORON; IRON; MAGNET; MOTOR; ASSEMBLE;
COMPRISE; COATING; ZINC; PHOSPHATE; CHROMIC; ACID; RINSE; FLEXIBLE; RESIN
; BOND; SUBSTRATE

Index Terms/Additional Words: CORROSION; THERMAL; EXPAND

Derwent Class: A85; L03; M14; V02; V06

International Patent Class (Main): H02K-023/04

International Patent Class (Additional): B32B-031/00; C23C-022/83;

H01F-001/04; H01F-007/02; H02K-001/02; H02K-015/02

File Segment: CPI; EPI

12/5/21 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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003305372

WPI Acc No: 1982-F3383E/198218

Belt bearing tensioning support - has rig frame with drive screw for sliding bearing block

Patent Assignee: PT COMPONENTS INC (PTCO-N)

Inventor: ELLIOTT J R; HITCH D W; **LAYNE K L** ; MARSHALL L G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4325588	A	19820420				198218 B

Priority Applications (No Type Date): US 80154749 A 19800530

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 4325588	A	6		

Abstract (Basic): US 4325588 A

The belt bearing tensioning support includes a rigid base having spaced upstanding walls between which a bearing housing having recesses in its upper surface is slidably received. A threaded screw having anchors rigidly secured on its ends and nuts intermediate its ends is lowered onto upper surfaces of the end walls with the nuts positioned to be received in the recesses while the anchors overhang the end walls. A cover is lowered over the screw and connectors are provided for releasably connecting the cover to the end walls.

The end walls can be U-shaped and include transverse end plates defining the screw supporting upper surfaces.

1

Title Terms: BELT; BEARING; TENSION; SUPPORT; RIG; FRAME; DRIVE; SCREW;
SLIDE; BEARING; BLOCK

Derwent Class: Q62

International Patent Class (Additional): F16C-035/00

File Segment: EngPI

Set	Items	Description
S1	0	AU=(LAYNE K? OR LAYNE, K?)
S2	15338	DEBT? ?(2N) (COLLECT? OR RECOVER?)
S3	7738263	VIEW? OR QUER? OR ACCESS? OR SEARCH?
S4	5676882	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D- ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL() FILE
S5	4258504	STATUS OR PROGRESS? OR STAGE? ? OR MONITOR?
S6	754	S2(S)S4
S7	94	S6(20N)S3
S8	72	S6(S)S5
S9	148	S7 OR S8
S10	84	S9 NOT PY>1998
S11	60	RD (unique items)
File	9:Business & Industry(R)	Jul/1994-2004/Apr 21 (c) 2004 The Gale Group
File	15:ABI/Inform(R)	1971-2004/Apr 21 (c) 2004 ProQuest Info&Learning
File	16:Gale Group PROMT(R)	1990-2004/Apr 22 (c) 2004 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2004/Apr 22 (c)2004 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2004/Apr 22 (c) 2004 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2004/Apr 21 (c) 2004 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2004/Apr 22 (c) 2004 The Gale Group

11/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 The Gale Group. All rts. reserv.

2149792 Supplier Number: 02149792 (USE FORMAT 7 OR 9 FOR FULLTEXT)
LONDON BRIDGE WINS US GOVT DEAL
(London Bridge Software Holdings Plc announces the US Department of Justice is discussing buying its debt recovery software, Recovery Management Software)
Computergram International, n 3421, p N/A
June 01, 1998
DOCUMENT TYPE: Newsletter ISSN: 0268-716X (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 396

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...cap yesterday with the announcement that the US Department of Justice plans to buy its **debt recovery** software, RMS. London Bridge, which sells large-scale credit risk management systems to banks and utilities firms worldwide, said it was in the final **stages** of talks with the US DOJ's Office of Debt Management to supply it with...

...had signed a deal with the DOJ to provide systems and technology for its Automated **Debt Collection** Management (ADCM) program; set up to support the litigation the DOJ brings on behalf of agencies trying to **collect debts** owed to the US. The contract will initially last for 28 months followed by five...

...in its statement. A spokesman for London Bridge said the company was confident the final **stages** of the deal would be agreed (with CACI) within the next few weeks. Although...

...Checkfree Corp last August he immediately soaked up the company's huge 100 plus user **database**. One problem is that the RMS software only deals with debts that have been classified...

11/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 The Gale Group. All rts. reserv.

1766086 Supplier Number: 01766086 (USE FORMAT 7 OR 9 FOR FULLTEXT)
LONDON BRIDGE SOFTWARE COMES TO MARKET WITH HIGH HOPES OF BIG US BUSINESS
(London Bridge Software Holdings Plc hopes to expand into the US and Far East on the strength of its Debt Manager relational database software)
Computergram International, n 3120, p N/A
March 14, 1997
DOCUMENT TYPE: Newsletter; Company Overview ISSN: 0268-716X (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 581

ABSTRACT:

...10/96, the firm acquired a division of First Data Resources Inc, which sells a **debt recovery** program called Recovery 2000. This gives London Bridge **access** to a client base of some 35 US companies. A stock market flotation is expected...

11/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 The Gale Group. All rts. reserv.

1215471 Supplier Number: 01215471 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Most Missouri hospitals likely to participate in voluntary disclosure plan
(Missouri Hospital Association develops voluntary disclosure program to
stave off legislation penalizing not-for-profits that don't provide
sufficient charity care)
Modern Healthcare, v 25, n 24, p 16
June 12, 1995
DOCUMENT TYPE: Journal ISSN: 0160-7480 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 801

ABSTRACT:
...collects basic financial and utilization data from hospitals, including
information on charity care and bad **debt**. Information **collected** through
the new program, dubbed **ACCESS**, would supplement existing state data,
adding dozens of "soft" items to publicly available information. The...

11/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 The Gale Group. All rts. reserv.

1137783 Supplier Number: 01137783 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Electronic Look-up's New Look
(Electronic white pages technology is being used by credit card companies
as a marketing tool)
Credit Card Management, v 7, n 12, p 64+
March 1995
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2281

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...User costs would rise further from the need to write software that would
allow them **access** to Bell **data bases** while running a different
program on their computer. "EWP **access** has to be easy, or people won't
buy into it," explains David D. Schultz, a general partner with Nationwide
Debt Recovery Systems Ltd. to Houston.

The Bells may also be put off by the technology's...

11/3,K/5 (Item 5 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 The Gale Group. All rts. reserv.

1135251 Supplier Number: 01135251 (USE FORMAT 7 OR 9 FOR FULLTEXT)
CAPITA CONTINUES TO MAKE HAY FROM THE DRIVE FOR CONTRACTING OUT SERVICES
(Capita Group reported record pre-tax profit of UKPd7.9 mil in 1994, up 45%
vs 1993)
Computergram International, n 2612, p N/A
February 28, 1995
DOCUMENT TYPE: Newsletter ISSN: 0268-716X (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 390

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

London-based Capita Group Plc had another **record** year in 1994. The management services company saw a 45% hike in pre-tax profits...

...John Crilley & Son last April has resulted in the creation of Britain's second largest **debt collection** agency and is expected to perform well in 1995. SIMS Holdings Ltd, which was bought last June is also well placed for further **progress** this year. The advisory division of Capita saw turnover fall to GBP9.1m but profits...

11/3,K/6 (Item 6 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 The Gale Group. All rts. reserv.

1059288 Supplier Number: 01059288
Swapping information for knowledge
(South West Water and Department of National Heritage seek better ways to access data; DHN signs outsourcing contract with Sema)
Computing, p 27
October 06, 1994
DOCUMENT TYPE: Journal ISSN: 0144-3097 (United Kingdom)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...source of contact for SWW's 1.5 mil customers by pooling all data on **debt recovery**, billing, correspondence and customer contacts. SWW staff will, in future, have **access** to a complete range of data about individual customers from their desktop terminals. The DNH...

11/3,K/7 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01597078 02-48067
An empirical study of urban credit cooperatives in China
Girardin, Eric; Bazen, Stephen
International Review of Applied Economics v12n1 PP: 141-155 Jan 1998
ISSN: 0269-2171 JRNL CODE: IRAE
WORD COUNT: 6480

...TEXT: countries, stressed by recent theoretical work, and related to their comparative advantages in terms of **monitoring** and enforcement. This has led them to enjoy **record** growth rates in their asset size, both benefiting from and fuelling the growth of industrial...

... they are specialised. However, the inefficiency of state-owned banks, such as their inability to **recover** loans (and **debt** service) from SOEs implies that by so doing UCCs may actually increase their risk even...

11/3,K/8 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01594033 02-45022

Credit-control is power

Perrin, Sarah

Management Today PP: 78-79 Feb 1998

ISSN: 0025-1925 JRNL CODE: MTO

WORD COUNT: 1583

...TEXT: client accounts staff.

Given that no system will ever run completely smoothly, there will be **queries** from some clients on sums payable. Answering those **queries** requires efficient systems and accurate **records**. Ensure invoices and statements are always accurate, including order numbers and VAT details. 'Every **query** should be passed to the right person with a deadline,' says Roberts. 'A query should...

11/3,K/9 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01587668 02-38657

EPD: Vision or nightmare?

Anonymous

Document World v2n6 PP: 55 Nov/Dec 1997

ISSN: 1025-9228 JRNL CODE: DCMW

WORD COUNT: 564

...TEXT: identity protector or IP), encryption and functional authorisation levels. The net effect is that medical **records** are **accessible** only by those who are properly authorised and involved in the patient's treatment, while...

11/3,K/10 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01220089 98-69484

Export finance programs that work: The Trade Information Center can be your guide

Reynolds, Dana

Business America v117n5 PP: 15 May 1996

ISSN: 0190-6275 JRNL CODE: CT

WORD COUNT: 693

...TEXT: and finance and investment opportunities between the United States and its trading partners. BAFT's **Access** to Export Capital (AXCAP) program electronically matches trade finance needs with appropriate banking services compiled in a **database**. Businesses can receive the Alternative Financing Resource list via fax or mail by calling 1...

11/3,K/11 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00995864 96-45257

Electronic look-up's new look

Lucas, Peter
Credit Card Management v7n12 PP: 64-69 Mar 1995
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 2239

...TEXT: User costs would rise further from the need to write software that would allow them **access** to Bell **data bases** while running a different program on their computer. "EWP **access** has to be easy, or people won't buy into it," explains David D. Schultz, a general partner with Nationwide **Debt Recovery** Systems Ltd. of Houston.

The Bells may also be put off by the technology's...

11/3,K/12 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00853414 95-02806
Barriers to international data transfer
Oz, Effy
Journal of Global Information Management v2n2 PP: 22-29 Spring 1994
ISSN: 1062-7375 JRNL CODE: GIM
WORD COUNT: 4363

...TEXT: used, and to whom they may be transferred. Individuals have the right to peruse their **records** which are held by federal agencies.

Furthermore, under the Freedom of Information Act of 1966, citizens have **access** to many types of information maintained by the federal government even if the information does...

11/3,K/13 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00833563 94-82955
AnaData's new solution for big databases
Anonymous
Marketing PP: XXIII Mar 10, 1994
ISSN: 0025-3650 JRNL CODE: MAR
WORD COUNT: 302

...TEXT: Inference Consultants offers its business and marketing automation package. This is designed to control and **monitor** sales processes through seven modules. These are **database** management, campaign management, **database** research, **debt recovery**, subscriptions, telemarketing, workflow management, lead management and event management

Its new profiling service for business...

11/3,K/14 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00743860 93-93081
Federal financial management control systems: An integrative framework
Hildreth, W Bartley

Public Budgeting & Finance v13n1 PP: 77-86 Spring 1993
ISSN: 0275-1100 JRNL CODE: PBF
WORD COUNT: 3576

...TEXT: has been slighted for too long. Inadequate record keeping masks the size, value, and payment **status** of outstanding loans. Agencies differ in their handling of delinquencies. Recent management initiatives are supposed...

... debtor's credit card or bank account. In the end, achieving the goal of a **debt collection** system requires renewed attention to credit policies.

SUMMARY

The size and complexity of government finance...

11/3,K/15 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00743858 93-93079

The vision of federal financial management

Mazur, Edward J

Public Budgeting & Finance v13n1 PP: 61-67 Spring 1993
ISSN: 0275-1100 JRNL CODE: PBF
WORD COUNT: 2694

...TEXT: Service, the Department of Justice implemented the Debt Alert Interactive Voice Response System (DAIVRS), a **database** of information on these judgments that can be **accessed**, by telephone, by agencies and private lenders before extending federal credit.

* The IRS income tax...

11/3,K/16 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00708499 93-57720

Recovery goes electronic

Morrall, Katherine

Credit Card Management v6n2 PP: 62-65 May 1993
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 1849

...TEXT: Systems, Santa Clara, Calif., which sells a modular personal computer-based recovery system. "People want **access** to a cost-effective, user-friendly way of **recovering** bad **debt**."

Rothenberg's **Recover** Master system sells for \$25,000 for one program up to \$300,000 for the total system. Price is based on **database** size, number of programs, and hardware purchases. The system has four programs: "bankruptcy" generates documents...

... the "in-house collector" provides on screen queuing for in-house collectors and tracks their **progress**; and the "in-house legal" produces all suit documentation and tracks the cases. The company...

11/3,K/17 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00692538 93-41759
How to choose a collection agency - Part 2
Bridgland, Brian
Credit Control v14n3 PP: 16-19 1993
ISSN: 0143-5329 JRNL CODE: CRT
WORD COUNT: 1132

ABSTRACT: Having selected a collection agency, a company must **monitor** its effectiveness. Ultimately, the most important issue regarding credit referencing agencies is whether or not...

... to the bad customers already causing harm to the company. The credit referencing agency can **record**, **monitor**, and change the clients' payment approach, but recognize that at the same time, it still wants to do business with that customer. **Debt collection** agencies are skilled at attacking the debtor without crossing the legal boundaries. Sometimes it is best to leave **debt recovery** to professional collectors.

...TEXT: By being more than just a free-standing debt recovery agency, credit referencing companies can **record**, **monitor**, and change their clients' payment approach, so that the risk for their customers is far...

11/3,K/18 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00645730 92-60670
Portable Processing
Ward, Adele
Credit Control v13n1 PP: 23-25 Jan 1992
ISSN: 0143-5329 JRNL CODE: CRT
WORD COUNT: 1114

...TEXT: harsh environments, and are designed to handle storage of large amounts of data for regular **access**. The Credit Controller who looks beyond pure **debt collection** can use these devices for market research to find new ways to generate revenue, and...

11/3,K/19 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00643195 92-58135
Systems Bolster Collections Work
Arend, Mark
ABA Banking Journal v84n10 PP: 113-116 Oct 1992
ISSN: 0194-5947 JRNL CODE: BNK
WORD COUNT: 1752

ABSTRACT: In the banking industry, **debt collectors**, or adjusters, are honing their interpersonal skills, and new generations of predictive dialing systems are...

... dialers are automated outbound telephone call systems that dial numbers

from a list in a **database** until a person answers, at which point the call is routed to a collector. International...

... automated voice and data systems for teleservicing applications, has products that provide reports on the **progress** callers are making. Like the ITC system, the Davox equipment can be used to customize...

11/3,K/20 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00642316 92-57256
The Vision for Improving Federal Financial Management
Mazur, Edward J.
Government Accountants Journal v41n3 PP: 13-17 Fall 1992
ISSN: 0883-1483 JRNL CODE: GAC
WORD COUNT: 3327

...TEXT: Service, the Department of Justice implemented the Debt Alert Interactive Voice Response System (DAIVRS), a **database** of information on these judgments that can be **accessed**, by telephone, by agencies and private lenders before extending federal credit.

* The IRS income tax...

11/3,K/21 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00592930 92-08103
Mouse, or Nous
Kelly, Ted
Credit Management PP: 42 Dec 1991
ISSN: 0265-2099 JRNL CODE: CRM

...ABSTRACT: of the collector by eliminating, or at least curtailing, the time-consuming drudgery associated with **record** keeping by providing instant **access** to relevant information and by establishing priorities for action. The system should use the best...

11/3,K/22 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00589337 92-04510
Debt and the Salesmen
Caine, Naomi
Director v45n5 PP: 74-82 Dec 1991
ISSN: 0012-3242 JRNL CODE: DRT

...ABSTRACT: Effective credit management can thaw the cash-flow freeze by helping companies to avoid bad **debts**, to **collect debts** by the due date, and to minimize the cost of credit control. Companies should **monitor** the payment **record** of all customers. New customers should be given a conservative credit limit, and it may be worth introducing a scale of limits, allowing customers to **progress** up the scale according to their creditworthiness. A company can work toward solving its **debt collection**

problems by establishing a collection procedure and following it. A company with immediate cash needs...

11/3,K/23 (Item 17 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00509587 90-35344

Due Credit

Baker, Carol; Cassie, Colin

Credit Management PP: 39-40 Jul 1990

ISSN: 0265-2099 JRNL CODE: CRM

...ABSTRACT: place. When they make the right decisions, they will no longer need to know about **debt collection** and insolvency. Credit managers need online **access** to a credit **database** via a computer terminal on their desks. Credit managers, accompanied by sales managers, should meet...

11/3,K/24 (Item 18 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00370576 87-29410

Agency Handles Debtors with TACT

Gordon, Manuel

Computing Canada v13n16 PP: 6 Aug 6, 1987

ISSN: 0319-0161 JRNL CODE: CCD

...ABSTRACT: the implementation of its Technologically Advanced Collection Technique (TACT), the company is satisfied with the **progress** of installation. It attributes the delays to improvements in the original design. TACT, when fully...

... much of the work done by bill collectors and skip tracers. Data about each uncollected **debt**, debtor, and **collection** efforts will be stored online. Phase I, which is not fully interactive, has been installed...

... screen each day. TACT will provide such capabilities as: 1. several dialing options, 2. routing **records**, 3. tracing legal proceedings, 4. sending computer-generated letters to debtors, 5. logging activity, and...

11/3,K/25 (Item 19 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00220512 83-32073

Better by Design?

Anonymous

Credit Management v34n5 PP: 38-39 Mid-Oct 1983

ISSN: 0265-2099 JRNL CODE: CRM

...ABSTRACT: rather than balance forward statements, in order to simplify cash allocation, the handling of customer **queries**, and **debt collection**. It also had to be capable of working in real time. Also, Northern Software's package stores information on a readily **accessible database**. The facilities in the sales ledger package allow General Motors to close off each month...

11/3,K/26 (Item 20 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00219330 83-30891
Software Boosts Collection Firm's Recovery Rate
Anonymous
Computerworld v17n42 PP: 38 Oct 17, 1983
ISSN: 0010-4841 JRNL CODE: COW

...ABSTRACT: GC's sophisticated data processing (DP) and computer systems have been in operation since 1968. **Debt collectors** in remote collection centers can **access** any mainframe file for inquiry through dumb terminals and modems. The Shrink file compression system...

11/3,K/27 (Item 21 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00215175 83-26736
Real-Time Credit Management
Anonymous
Management Accounting-London v61n8 PP: 46 Sep 1983
ISSN: 0025-1682 JRNL CODE: MAC

...ABSTRACT: rather than balance-forward statements in order to simplify cash allocation, the handling of customer **queries**, and **debt collection**. A real-time **database** sales ledger package is a powerful tool for credit managers in large organizations.

11/3,K/28 (Item 22 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00103166 79-18227
Managing Customer Credit
Siecker, Bruce R.
Drug Topics v123n19 PP: 31-32, 35, 38, 39 Oct. 1, 1979
ISSN: 0012-6616 JRNL CODE: RXT

...ABSTRACT: when to define the charge transaction as a revenue. The easiest choice, in terms of **record** keeping, is the cash basis of accounting (i.e., waiting until actual cash payment is...

... accounting results. The most widely accepted approach is an accrual method of accounting. This method **records** a charge as a revenue at the moment of exchange. Revenues can be matched with the correct period, and bad **debt** loss and **collection** efficiency can be **monitored** accurately. Credit bureaus can assist drugstores in screening out poor risks before approving credit. Even...

... force collection or simply declare the delinquent account hopeless. A good credit program is continuously **monitored** to prevent trouble. ...

11/3,K/29 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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05308529 Supplier Number: 48080947 (USE FORMAT 7 FOR FULLTEXT)
Microlog Introduces 'The Automated Collector' for the Collections Market
PR Newswire, p1027DCM013
Oct 27, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 551

The Automated Collector is a flexible, robust, interactive communications tool which interfaces with collections **databases** to **access** debtor information to place outgoing calls and receive incoming calls. In accordance with the Fair **Debt Collection** Practices Act, The Automated Collector first verifies right party contact by asking debtors to enter...

11/3,K/30 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04637654 Supplier Number: 46822622 (USE FORMAT 7 FOR FULLTEXT)
RAYTHEON E-SYSTEMS AWARDED CONTRACT TO SERVICE DIRECT STUDENT LOANS
News Release, pN/A
Oct 23, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 356

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...Education Loan Program System for the U.S. Department of Education, which provides administrative and **debt collection** support for a separate student loan program relying on private, rather than government-supplied capital. A second contract is the National Student Loan Data System Project, which maintains **records** of all Title IV student loans in order to prevent the awarding of aid to ineligible students; to **monitor** the performance of the institutions involved in the aid programs; and to provide a statistical research **database**. Raytheon E-Systems is a worldwide developer and producer of electronics systems products in the...

11/3,K/31 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03947444 Supplier Number: 45714551 (USE FORMAT 7 FOR FULLTEXT)
DIALOGIC RELEASES CT-CONNECT SOFTWARE TO CHANNELS; Computer-Telephony Integration Software Accelerates Time-to-Market for OEMs, VARs and Systems Integrators.
Business Wire, p8070005
August 7, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 956

... Two successful Beta sites have installed and implemented Dialogic's CT-Connect as a cornerstone **server** for providing broad-based integration

of their telephone call control and computer information systems. A...

...Dialogic CT-Connect/CSTA technology, is now in full business production with its 100-seat **debt collection** call center. Digital and Alcatel acted as overall systems' provider for the integration project. In...

...qualified foodstamp recipient can call an 800 number and get an update on their foodstamp **status** for the month.

"These installations demonstrate CT-Connect's uniqueness in the CTI marketplace," explains...

11/3,K/32 (Item 4 from file: 16)
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02830490 Supplier Number: 43805813 (USE FORMAT 7 FOR FULLTEXT)

Recovery Goes Electronic

Credit Card Management, p63

May, 1993

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1864

... Systems, Santa Clara, Calif., which sells a modular personal computer-based recovery system. 'People want **access** to a cost-effective, user-friendly way of **recovering** bad **debt**.'

Rothenberg's **Recover** Master system sells for \$25,000 for one program up to \$300,000 for the total system. Price is based on **database** size, number of programs, and hardware purchases. The system has four programs: 'bankruptcy' generates documents...

...the 'in-house collector' provides on screen queuing for in-house collectors and tracks their **progress** ; and the 'in-house legal' produces all suit documentation and tracks the cases. The company...

11/3,K/33 (Item 5 from file: 16)
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02829737 Supplier Number: 43804794 (USE FORMAT 7 FOR FULLTEXT)

Collections Recovery Joins The Age Of Automation

Bank Technology News, p25

May, 1993

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1854

... Systems, Santa Clara, CA, which sells a modular personal computer-based recovery system. 'People want **access** to a cost-effective, user-friendly way of **recovering** bad **debt**.'

Rothenberg's **Recover** Master system sells from \$25,000 for one program up to \$300,000 for the total system. Price is based on **database** size, number of programs and hardware purchases. The system has four programs: bankruptcy generates documents...

...the in-house collector provides on screen queuing for in-house collectors and tracks their **progress** ; and the in-house legal produces all suit documentation and tracks the cases. The company...

11/3,K/34 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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01475668 Supplier Number: 41785196 (USE FORMAT 7 FOR FULLTEXT)
SANDERSON MOVES MOVES KEY PICK APPLICATIONS OVER TO UNIX
Computergram International, n1585, pN/A
Jan 8, 1991
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 304

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...support), says that many of his customers are now asking for Unix, while still wanting **access** to the Pick applications. Core products for Sanderson include the Mailbrain mail order system, Minder **debt collection** package, Ambdev ambulance administration application, Distributor wholesale package and FMS financial management system. Sanderson is...

11/3,K/35 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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01059905 Supplier Number: 41174574
Growth in bankruptcies expected to slow
Caribbean Business, p8
Feb 15, 1990
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Tabloid; Trade

ABSTRACT:
Puerto Rico: Bankruptcies are expected to slow from **record** pace of 1989, sources say. The 1989 filings totaled some 6,000 bankruptcies which represented...

...pay to go unchallenged. Coto notes that creditors are beginning to get tougher and are **monitoring** the debtors more carefully. Coto adds that the creditors have also developed tougher policies regarding the **collection** of **debts** and the granting of credit to prevent problems.
...

11/3,K/36 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09420293 SUPPLIER NUMBER: 19303771
Tips on how contractors legally can improve accounts receivable. (McGreevy on the Law) (Column)
McGreevy, Susan Linden
Contractor, v44, n4, p36(1)
April, 1997
DOCUMENT TYPE: Column ISSN: 0897-7135 LANGUAGE: English
RECORD TYPE: Abstract

...ABSTRACT: applications to gather information which will help them collect on debts, and then should closely **monitor** accounts for signs of trouble such as late payments. Using certified mail, keeping good **records**, checking with a lawyer and keeping Social Security and Federal Tax Identification numbers on file...

11/3,K/37 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09160611 SUPPLIER NUMBER: 18950689
Pushing for an instant reform. (evaluation of credit management technology) (Credit Management - Technology) (Cover Story)
O'Connor, Robert
CA Magazine (Scotland), v100, n1084, p16(3)
Nov, 1996
DOCUMENT TYPE: Cover Story LANGUAGE: English RECORD TYPE:
Abstract

...ABSTRACT: is Sanderson CEL's open systems credit management software which is designed to help companies **recover debt** they did not expect to have. A third product is from Trinity, which can deal...

11/3,K/38 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07192869 SUPPLIER NUMBER: 14861660 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Creditors on guard - watch out for the Fair Debt Collection Practices Act.
Financial Services Report, v11, n5, p1(4)
March 2, 1994
ISSN: 0894-7260 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1948 LINE COUNT: 00155

... registered agents and banks per case. Any party's name can be used as a **search** key to find a case **record** within two seconds or less. All account member information can be included in merge printed...

11/3,K/39 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05926507 SUPPLIER NUMBER: 12634645 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Key questions in considering a value-added tax for Central and Eastern European countries.
Cnossen, Sijbren
International Monetary Fund Staff Papers, v39, n2, p211(45)
June, 1992
ISSN: 0020-8027 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 19168 LINE COUNT: 01490

... particularly when in transit, yet does not involve the payment of tax at an earlier **stage** than would occur if the goods had been produced domestically. (15) For the time being...

...the letting of hotel and boarding rooms, camping and holiday sites, parking space, berths and **storage** spaces for boats, which are taxed.

Permanently installed equipment and machinery form an exception to...

11/3,K/40 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05741156 SUPPLIER NUMBER: 12476299
Keeping account of credit control. (recovering overdue accounts)
Green, Mark J.; Ward, Trevor
Caterer & Hotelkeeper, v185, n3729, p29(1)
June 25, 1992
ISSN: 0008-7777 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: of accounts. They must produce high quality statements and keep records of measures taken to **recover** outstanding **debts**. Effective measures to recover money include; telephoning debtors, regular and comprehensive chasing of all debts, settling **queries** promptly, accepting payment in installments and using legal action if necessary.

11/3,K/41 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05203217 SUPPLIER NUMBER: 10932786 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Maintaining norms about expressed emotions: the case of bill collectors.
Sutton, Robert I.
Administrative Science Quarterly, v36, n2, p245(24)
June, 1991
ISSN: 0001-8392 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 12078 LINE COUNT: 00958

... pay. There was much differentiation and specialization among collectors, whom the facility grouped primarily by **stages** of debtor delinquency, known as "buckets": bucket two = 35 to 64 days delinquent; bucket three...

...this is Bill calling from your bank."), asked about the late payment ("According to our **records**, your account is \$800 past due."), and pressed for a promise to pay a specific...

...of information, about each debtor. These screens had hundreds of bits of information, including account **status** (open or closed and why), amount owed, payment history, notes summarizing each past call about...

11/3,K/42 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

04890411 SUPPLIER NUMBER: 09669613 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Calling on CSTAs: computer-supported telephony applications introduce businesses to practical voice-data solutions.
Rehin, Adam
Telephony, v219, n23, p26(5)
Nov 26, 1990
ISSN: 0040-2656 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2829 LINE COUNT: 00233

... applications. Call centers have groups of agents that use the telephone intensively and need ready **access** to computer databases. Examples include telesales, **debt collection**, directory enquiries and customer service desks. CSTA technology makes call centers more efficient and improves...

11/3,K/43 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

03881792 SUPPLIER NUMBER: 07095240 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Justice dept. nearly ready to let its Project Eagle fly.
Grimm, Vanessa Jo
Government Computer News, v8, n4, p110(1)
Feb 20, 1989
ISSN: 0738-4300 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 457 LINE COUNT: 00037

... provides electronic mail, legal word processing, scheduling, case management, debt collection processing, spreadsheet capabilities and **access** to several on-line services and Justice research **databases**.

With functionality in mind, Justice released its first Eagle RFP in late 1986. The RFP...

11/3,K/44 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
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02190042
PaineWebber Investment Analyst Report on Caesars World, Inc.
CIRR March 2, 1989 p. 1

...Balance Sheets.
2Q 89 EPS \$0.42, down, & full 89 EPS expected to trail the **record**, full 88 EPS of \$2.90. Caesars New Jersey, Inc., reported 2Q 89 EPS of...

... New Jersey's full 88 EPS will, quoting the report, "handily exceed last year's **record** of \$2.'" The 3 factors expected to have the most impact on Co. in 89 are: 1. change fr. leasing to ownership **status** in NJ; 2. increasingly competitive situation in Las Vegas; 3. how lucky the casinos continue running in conjunction w/ levels of **debt collection**. W/ opening of Trump's Taj Mahal late FY90, the NJ situation is expected to...

11/3,K/45 (Item 2 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
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01747414
CAD launches new package
International Freighting Weekly July 23, 1987 p. 10
ISSN: 0032-5007

CAD Consultants (UK) introduces CreditCover, the first ever policy combining **status** reporting, credit management and **debt collection** services. This new credit insurance service, offered in response to the **record** number of UK bankruptcies, is targeted for the UKL1-20 mil sized firm, half of...

11/3,K/46 (Item 3 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
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01607399

Bankruptcy Filing's Shock Waves: Chapter 11 Offers Protection, But at Risk of Independence.

WASHINGTON POST (DC) April 14, 1987 p. C;11

...from Pennzoil, however, the company's independence may be threatened. Texaco's operations will be **monitored** by creditors, who will have **access** to its financial **records**. Approval will be required for any major payments to execs or the acquisition or sale...

... including the \$1 mil/yr interest on Pennzoil's judgment, and creditors are forbidden from **collecting** payment on **debts** during the bankruptcy. Although Texaco has appealed, it is required under Texas law to post...

11/3,K/47 (Item 4 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
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00737540

UK: Total factoring turnover at end-1980 was UK12bil, vs UK1750 mil at end-1977, according to a British Inst of Management survey, estimating that the average UK company loses UK1117,000/yr in financing credit for its customers.

Plastics & Rubber Weekly February 27, 1982 p. 61

... worthiness, many are slow in sending out invoices, most allow too much time between various **stages** of **debt collection**, and most pay too much attention to bad debts, rather than costly overdue accounts. A **record** 8,607 companies were wound up by the courts in 1981, due largely to insufficient...

11/3,K/48 (Item 5 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
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00618326

Proposed legislation would blackmark private sector credit ratings of the govt's many delinquent debtors.

Daily News Record January 29, 1981 p. 181

... can be forwarded to a credit bureau. The derogatory information would be a matter of **record** when the individual applied for credit to buy merchandise, a car or a house, or to make some other transaction that relies on credit **status**. However, the debt would not be turned over to a private collection agency, according to...

... powerful incentive for clearing up back debts. It has proved to be equally effective in **collecting** overdue govt **debts**. A person owing money to the govt would get fair warning in the form of...

... paid, no action would be taken. The legislation would also improve the govt's own **debt collection**. Agencies and depts, which may have assigned

a low priority to **debt collecting**, would be required to make periodic reports on the **status** of their loan programs to the Office of Management & Budget, which would submit an annual...

11/3,K/49 (Item 6 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
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00517047

Corporate financial well-being depends on good customer credit management.
Drug Topics Medical Economics Co October 1, 1979 p. 31-391

... preferred approach (mandatory in some cases) is to adopt an accrual method of accounting that **records** a charge as revenue at the moment of exchange. Revenues generated during a given fiscal period (whether cash or charge transactions) are matched with the correct period, and bad **debt** loss and **collection** efficiency can be **monitored** accurately.
...

11/3,K/50 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01879841 SUPPLIER NUMBER: 17814182 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Lysander/CMS. (Lysander Systems' comprehensive Windows-based debt collection system) (Company Business and Marketing) (Brief Article)
PC User, n269, p22(1)
Oct 18, 1995
DOCUMENT TYPE: Brief Article ISSN: 0263-5720 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 57 LINE COUNT: 00008

TEXT:

This is said to be the first comprehensive Windows-based **debt collection** system for large businesses. CMS is **database** -independent so installation should be relatively easy. Providing comprehensive credit and **query** management features, CMS operates around automated call lists based on the company's sales ledger...

11/3,K/51 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01775131 SUPPLIER NUMBER: 16862310 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Avoid cash flow nightmares. (Dun & Bradstreet Small Business Services cash flow checking service)
Oakes, Chris
Home Office Computing, v13, n1, p18(1)
Jan, 1995
ISSN: 0899-7373 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 737 LINE COUNT: 00061

... pan of a suite of D&B offerings available to small-business owners. With its **debt collection** service, for example, you can have attention-getting letters sent out to slow-paying and...

...week span. And with the early warning service, costing \$15 per account,

D&B's **database** will **monitor** selected companies on an ongoing basis--vital for entrepreneurs who rely on a few clients...

11/3,K/52 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01414234 SUPPLIER NUMBER: 09721453 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Sanderson moves key Pick applications over to Unix.
Computergram International, n1585, CGI01080011
Jan 8, 1991
ISSN: 0268-716X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 331 LINE COUNT: 00027

... support), says that many of his customers are now asking for Unix, while still wanting **access** to the Pick applications. Core products for Sanderson include the Mailbrain mail order system, Minder **debt collection** package, Ambdev ambulance administration application, Distributor wholesale package and FMS financial management system. Sanderson is...

11/3,K/53 (Item 4 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01177195 SUPPLIER NUMBER: 04322136 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Businesses take a second look at local area networks.
PC Week, v3, n34, p51(4)
Aug 26, 1986
ISSN: 0740-1604 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2155 LINE COUNT: 00174

... s clients want constant, and highly detailed, reports on the status of their delinquent accounts.

Debt collectors employed by Wallace & DeMayo use the network to check the **status** of each account referred to the firm. The **database** has to be updated constantly to keep track of which debtors have been contacted, how...

11/3,K/54 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03843019 Supplier Number: 48352666 (USE FORMAT 7 FOR FULLTEXT)
NET SEARCH:
CardFAX, v98, n52, pN/A
March 12, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 136

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...a skip-tracing service to its Web site, allowing members to tap into nine different **databases** as well as take advantage of the ACA's volume rate. A social-security number **search**, for instance, typically cost \$2 to \$2.50 per search, while using the ACA service...

11/3,K/55 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03808890 Supplier Number: 48261804 (USE FORMAT 7 FOR FULLTEXT)
Managing the Bigger Picture: Enterprise Practice Management
Information Technology Report, v5, n2, pN/A
Feb 1, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1469

... insurance plans and employer data using a central registration system for the entire network. Fast- **searching** algorithms, multiple-key checking and such tools as health care identification cards should minimize or eliminate duplicate **records** and data entry errors. A full audit trail and change history will give every practice **access** to updates generated elsewhere in the enterprise, yet maintain practice security and accountability. Ideally, the practice management system should allow affiliated practices to integrate patients' **records** into those of the entire organization. Look for these key features: Shareable patient demographics, including...

...magnetic stripes; Configurable duplicate identification algorithms; Consolidation, correction and management of health care ID/medical **record** numbers; and Complete audit trail of changes, including comparisons of original to new values. Enterprise...

...patient histories " including confirmations, no-shows and recurring appointments. Other crucial functions include tracking and **monitoring** network referrals; generation of correspondence, including automatic reminders; full resource utilization and tracking; and customizable...

...to create visits, post charges and transactions, consolidate billing by guarantor, and fully manage receivables, **collections** and bad **debt** . It also should electronically support both HCFA 1500 and UB92 claim formats; traditional fee-for...

...laser generated line-item statements and letters with bar code support; automated, customized statement/letter **collection** parameters; bad **debt** assignment with agency codes; automated follow-up work lists; support for budget payment plans...

11/3,K/56 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03342346 Supplier Number: 46870636 (USE FORMAT 7 FOR FULLTEXT)
TRADE POLICY: INFORMATION GAP THE SOURCE OF MOST TRADE PROBLEMS, SAYS SURVEY
European Report, n2172, pN/A
Nov 6, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 345

... This survey, completed with support from the European Commission,

involved the setting up of a **data base** on obstacles to market **access** .
It says companies also consider lengthy customs procedures and bureaucracy
to be an important barrier...

11/3,K/57 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03058171 Supplier Number: 46247556 (USE FORMAT 7 FOR FULLTEXT)
FRAUD-RELATED PRODUCTS AVAILABLE TODAY
Mobile Phone News, v14, n13, pN/A
March 25, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2506

... intercarrier subscriber screening service, has three functions to
prevent subscription fraud. The system has a **database** of 586,000
write-offs and shut-offs, or \$220 million worth. First, the product...

...new subscribers, who have a bad payment history in the industry, for
usage and payment **monitoring** . Third, the system updates information on
previous write-offs so carriers have the chance to **collect** the **debts** .
Also, if a delinquent subscriber's name is entered into the **database**
after he/she is accepted by another carrier, Profile will notify that new
carrier of...

11/3,K/58 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02801612 Supplier Number: 45683197 (USE FORMAT 7 FOR FULLTEXT)
**PHONELINK: PHONELINK INTERNATIONALISES ITS TELEPHONE NUMBER RETRIEVAL
CAPABILITY**
M2 Presswire, pN/A
July 24, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 531

... the DataCare On-Line service, which facilitates a fully automated,
daily up-date of customer **records** with current phone numbers via **access**
to BT's Phone Base **database** . FBS Software, and Equifax Company, a
worldwide provider of credit card processing and **debt collection**
software which has DNI's software integrated within it, will be using
PhoneLink's interface...

11/3,K/59 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02213209 Supplier Number: 44202687 (USE FORMAT 7 FOR FULLTEXT)
NATIONAL FINE CENTER: EXPECTATIONS HIGH, BUT DEVELOPMENT BEHIND SCHEDULE
Federal Industry Watchdog, pN/A
Nov, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade

Word Count: 191

... U.S. Courts is not complying with federal requirements designed to protect the Center's **database** from unauthorized **access**. GAO has serious concerns that these disturbing computer security weaknesses could potentially threaten the entire...

11/3,K/60 (Item 7 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01999220 Supplier Number: 43594522 (USE FORMAT 7 FOR FULLTEXT)

**AT&T-NOVELL ALLIANCE INVITES OTHER SWITCH-MAKERS TO JOIN THE
COMPUTER-TELEPHONY PARTY**

Computergram International, n2090, pN/A

Jan 21, 1993

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 853

... manufacturers' facilities is not trivial - indeed it is the stumbling block that has slowed the **progress** of computer-integrated telephony standards. Schoeller acknowledges that fundamental differences in the basic call models...

...and conference calling. One further set of programming interfaces exists which is designed to enable **server** -based applications to interface directly to the telephony NetWare Loadable Module. In this way, says...

...cunning things such as examine the incoming telephone number, use that to retrieve a customer **record** and then automatically direct the call to the caller's regular sales representative, or the **debt - collecting** department as appropriate.

Chill

What the system will not do yet is enable the NetWare...